



Midwest Operating Engineers Retirement Enhancement Fund (REF)



Member's Name: Patricia Paver
Medical ID#: 888888888

Current REF Contributions ⁽¹⁾: \$12,345.67

Go online to NetBenefits.com/atwork to verify your account balance information and complete below:

Fidelity Account Balance: **\$15,678.90** (Reflects gains/losses) As of: **07/01/2023**

As a member of the Midwest Operating Engineers, you are automatically enrolled in the Retirement Enhancement Fund and receive employer contributions based on the terms of the collectively bargained agreement. Contributions to your account are immediately vested and grow tax deferred — allowing more of your money to work for you now.

With the Midwest Operating Engineers Retirement Enhancement Fund, you can:

- ✓ Choose how your existing balance and employer contributions will be invested.
- ✓ Select from a range of investment options, which are valued daily.
- ✓ Change your investment options as your needs change.
- ✓ Access your account information virtually 24 hours a day, 7 days a week.

To access your plan's benefits, follow these simple steps:

1. **If you have not already done so, go online to NetBenefits.com/atwork** to setup your username and password.
2. Follow the prompts to **choose your investment options**. **Please note:** If you did not select specific investment options in the Plan, your contributions have been invested in a Fidelity Freedom® Fund. Visit NetBenefits.com/atwork to learn more about your Plan's investment options. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.
3. **Designate your beneficiaries** online by selecting the "Beneficiaries" link in your "Profile" page. It's important to review your beneficiaries to ensure they are up to date.

We encourage you to take advantage of the tools and resources available through Midwest Operating Engineers and Fidelity to build your investment strategy under the Retirement Enhancement Fund.

- **Webcasts.** Find practical tips to help you live well financially, today and tomorrow at Fidelity.com/webcasts.
- **Workshops.** Learn how to make confident financial decisions and plan for your future at Netbenefits.fidelity.com/workshopregistration.
- **Online planning.** Visit the Planning & Guidance Center to get help identifying a mix of investments for your goals at Netbenefits.fidelity.com/planningcenter.
- **Phone Service.** Take advantage of Fidelity's knowledgeable Retirement Services Representatives by calling Monday – Friday 7:00am – 11:00pm CST at **1-866-84-UNION (1-866-848-6466)**. For faster service, hit **0#** after connecting and have your plan number ready (**73964**). Keep in mind that on your initial call you will need to provide your social security number. Once verified, you may establish a User ID for future verification purposes.

⁽¹⁾ Your total REF contributions shown above do not reflect any gains/losses or adjustments due to a Qualified Domestic Relations Order (QDRO). To verify your account information, visit NetBenefits.com/atwork.

⁽²⁾ Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully. This information is intended to be educational and is not tailored to the investment needs of any specific investor. Investing involves risk, including risk of loss.