



International Union of Operating Engineers
Local 132 Trust Office

Annuity & Savings Fund

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Trustees • L. Robert Worcester • Charles A. Parker • Rodney L. Marsh • Ken E. Lake

February 22, 2016

To: IUOE Local 132 Annuity & Savings Fund Participants

From: Board of Trustees

Re: Annual Participant Education Area Meetings

The IUOE Local 132 Annuity & Savings Fund is “participant-directed” which means that you have the ability to select how your account is invested. The Trustees, with the support of SteelOaks Investment Advisers, offer periodic participant educational sessions.

As you are aware, the Annuity & Savings Fund was initially created to supplement your pension benefit at the time of retirement. The participants now have the option to direct how their contributions are invested, with a total of eighteen (18) different funds available as investment options.

To help you become more familiar with your Fund and the investment options available, the Board of Trustees have arranged for SteelOaks Investment Advisers to prepare and attend an annual Participant Education meeting at each of the Union branch offices. At this meeting they will review the Fund and explain the investment options in detail, along with answering any questions which you may have. The area meeting locations and dates are shown below:

Beckley Branch Office	March 13, 2016	1:30 pm
Charleston Union Hall	March 20, 2016	1:30 pm
Petersburg Branch Office	April 3, 2016	1:30 pm
Clarksburg Branch Office	April 10, 2016	1:30 pm
Glen Dale Branch Office	April 17, 2016	1:30 pm

Note: All Apprentices are required to attend at least one of the scheduled classes.

Remember, the area meetings are only held at each area location once a year, so please take advantage of the opportunity to become more familiar with your Fund, your contributions and plan for your future. The Trustees also encourage you to bring your spouse to the meeting.