

**United Food and Commercial Workers Local Union 1189  
and St. Paul Food Employers Defined Contribution Plan  
401(k) Member New Enrollment**

**Employer**

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**Participant's Name**

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First

MI

Last

**Participant's Address**

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Street

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City

State

Zip

Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_

**Before-Tax Contribution:**

I elect to contribute \_\_\_\_\_% (not to exceed the maximum amount allowable by law) on each pay period to the Plan. I understand that I may revoke my election at anytime.

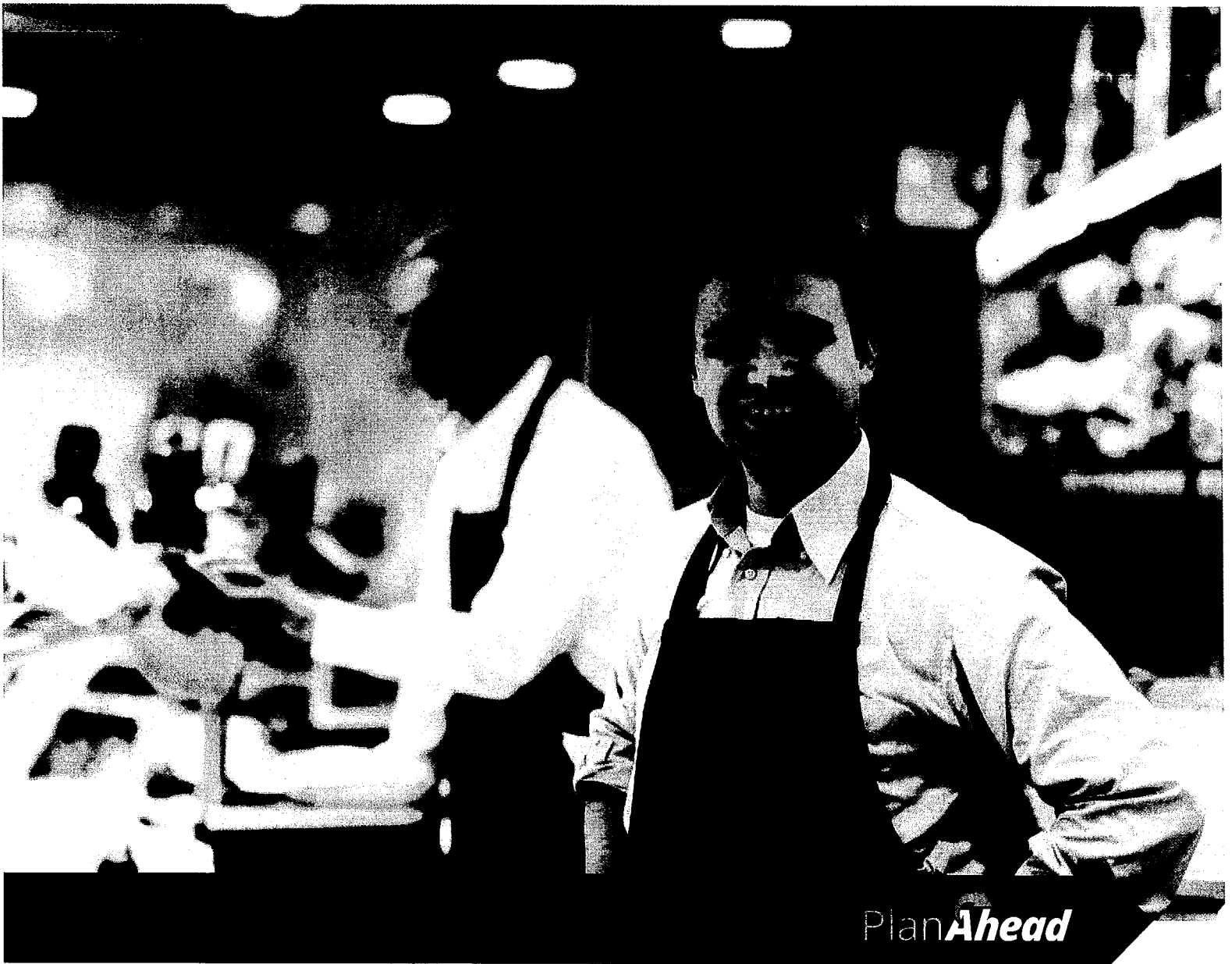
I have reached or will reach age 50 during the calendar year and wish to continue my contributions once I reach the maximum amount allowable by law as a catch up contribution.

**I Elect to Make No Contributions (0%) at this time.**

I understand that I may revoke this election at anytime or I may change this election as allowed by the Plan. I understand that the maximum annual limit on contributions is determined under the Plan document and the Internal Revenue Code. Any amounts contributed may be reduced or returned to me as required by these limitations.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Please Return Completed Form To: UFCW Local #1189  
Care of Wilson-McShane Attn: Ann Marie  
3001 Metro Drive, Suite 500  
Bloomington, MN 55425**



PlanAhead

**United Food and Commercial Workers  
Local Union 1189 and St. Paul Food Employers  
Defined Contribution Plan**



You may be eligible to participate in the Plan if you are employed by a Contributing Employer under a collective bargaining agreement or another agreement with the Trustees. For more information, consult the Plan's **Summary Plan Description**.

The Contributing Employers will make a contribution to the Defined Contribution Plan based upon the collective bargaining agreement. You also have the ability to make deferrals in the Plan. The Plan is self-directed, allowing you to invest those contributions which best fits your risk profile. Please review the helpful tips below:

**Simply decide which investments are right for you and your retirement strategy and make your election.**

**Make sure you designate your beneficiary(ies) with the Fund Office.**

## HOW TO LOG ON

Go to [www.MillimanBenefits.com](http://www.MillimanBenefits.com) and enter a User ID and password to access your account. The first time you log on to the website, your User ID is your Social Security Number. For security reasons, we encourage you to create a Custom Login ID that includes both letters and numbers.

Your password will be the month and the year you were born (MMYY). You must change your initial password to a 6- to 12-digit password made up of letters and numbers.

You can reach Milliman's Benefit Service Center, Monday - Friday between the hours of 7am - 7pm CST, toll free at 1-866-767-1212. You can also check on your account and use the extensive tools available on Milliman's website at **[www.MillimanBenefits.com](http://www.MillimanBenefits.com)**.

By accessing your account at [www.MillimanBenefits.com](http://www.MillimanBenefits.com), you can:

- Learn more about the retirement options available to you
- Analyze your retirement readiness with PlanAhead for Retirement™
- Make investment changes
- Use the educational tools and calculators to help achieve your retirement dreams
- and much, much more!

## **Milliman Mobile Benefits**

This free app (available on iTunes App Store and Google Play) allows you access to your plan information while on the go. From your mobile device, you can view your account balance, investments by fund, personal rate of return, available withdrawals and other information.

You can download the Milliman app by scanning the codes below with your mobile device (any QR code reader will work.)



Google Play



iPhone



iPad

Participant Support

Investments

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Annual Notice

## Core Funds

Fund Category	Fund Name	Fund Ticker	Expense Ratio
Stable Value	Wells Stable Value M	WELLZ	0.55%
Intermediate-Term Bond	TCW Core Fixed-Income I	TGCFX	0.49%
Retirement Income	Vanguard Target Retirement Income Inv	VTINX	0.16%
Target Date 2000-2010	Vanguard Target Retirement 2010 Inv	VTENX	0.16%
Target Date 2011-2015	Vanguard Target Retirement 2015 Inv	VTXVX	0.16%
Target Date 2016-2020	Vanguard Target Retirement 2020 Inv	VTWNX	0.16%
Target Date 2021-2025	Vanguard Target Retirement 2025 Inv	VTTVX	0.17%
Target Date 2026-2030	Vanguard Target Retirement 2030 Inv	VTHRX	0.17%
Target Date 2031-2035	Vanguard Target Retirement 2035 Inv	VTTHX	0.18%
Target Date 2036-2040	Vanguard Target Retirement 2040 Inv	VFORX	0.18%
Target Date 2041-2045	Vanguard Target Retirement 2045 Inv	VTIVX	0.18%
Target Date 2046-2050	Vanguard Target Retirement 2050 Inv	VFIFX	0.18%
Large Value	Vanguard Windsor II Admiral	VWNAX	0.28%
Large Blend	Vanguard Institutional Index I	VINIX	0.04%
Large Growth	Janus Forty I	JCAPX	0.60%
Mid-Cap Blend	Vanguard Mid Cap Index I	VMCIX	0.08%
Small Blend	DFA US Small Cap I	DFSTX	0.37%
Foreign Large Blend	Harbor International Institutional	HAINX	0.75%
Real Estate	Nuveen Real Estate Securities I	FARCX	1.05%

**Core Fund Options** - Within the Plan there are several mutual fund investments. These funds cover a wide range of asset classes, investment styles and risk. The goal is to provide a diversified mix of investments that can best suit each member's individual risk profile and retirement goals. You may invest in as many of these core funds as you see fit, in any combination, up to 100% of your account balances and future contributions. Your future contributions and account balances do not require the same investment allocations.

**Target Date Funds.** Target Date Funds are designed to take the confusion out of investing. They provide diversified investment mixes that are appropriate for different target retirement dates. These funds are managed by professionals and automatically change their equity/stock allocation over time, becoming more conservative as you near retirement.

For more information about the investment options please review the [Annual Participant Fee Disclosure](#).

# How to Use MillimanBenefits.com

## At-A-Glance

Click on **At-A-Glance** to see a summary of your plan information. Here is a quick overview of information and activities available on this screen.

The left side of the screen provides basic information about your account.

- ① Plan transactions such as investment changes.
- ② Account balance and vesting information
- ③ A pie chart of your account
- ④ A table of investment options showing the amount of:
  - Your investment elections for future contributions ... and the option to change
  - Your existing balances by dollar and percentage of your current balance ... and the option to change

**XYZ COMPANY LOGO**      XYZ Company 401(k) Savings Plan  
John Doe, Tuesday, June 28, 2011

At-A-Glance

**①** Pending Transactions

Date	Time	Description	View Details
2011/01/14	17:22:14	Contribution	

**②** Account Overview

Description	Amount	Vested Percent	Vested Balance
Employee Pre-tax	\$10,966.97	100%	\$10,966.97
Matching 1	\$18,967.79	100%	\$18,967.79
Supplemental 1	\$130,544.02	100%	\$130,544.02
Employee Pre-tax 2	\$200.65	100%	\$200.65
<b>Total</b>	<b>\$164,218.79</b>		<b>\$164,218.79</b>

**③** Pie chart showing account breakdown: \$200.65, \$18,967.79, \$130,544.02.

**④** Account Allocation By Fund

Fund Name	Future Contributions	Balance	Existing Balance
Schwab Retirement Adv...	0%	\$10,927.75	7%
Dodge & Cox Balanced	10%	\$14,546.14	9%
Windsor Equity AAA	10%	\$14,484.94	9%
Schwab S&P 500 Index Inv	0%	\$20,822.90	13%
Fidelity Massachusetts Inv Tr A	20%	\$12,568.29	8%
Janus Mid Cap Value Investor	0%	\$17,810.33	11%
Windsor Large Company Growth Invest	20%	\$21,437.37	13%
Managers Special Equity Mgmt	20%	\$20,311.65	14%
Windsor Large Company Growth Invest	20%	\$21,437.37	13%
Amer Funds Capital World GD B4	20%	\$28,221.43	17%
Custom Growth	0%	\$28,221.43	17%
<b>Total</b>	<b>100%</b>	<b>\$164,218.79</b>	<b>100%</b>

**⑤** PlanAhead for Retirement® tool showing retirement projections and a caution about a potential shortfall.

**⑥** Personal Rate of Return table:

Personal Rate of Return	3 Months	1 Year	3 Years	5 Years
2.64%	4.57%	2.76%	4.75%	View Details

**⑦** Auto Rebalance settings: Frequency: Quarterly, Next Transfer Date: December 30, 2009.

**⑧** eCommunications: You have elected to receive statements and plan information at your fingertips 24 hours a day, 7 days a week. **Go Green.**

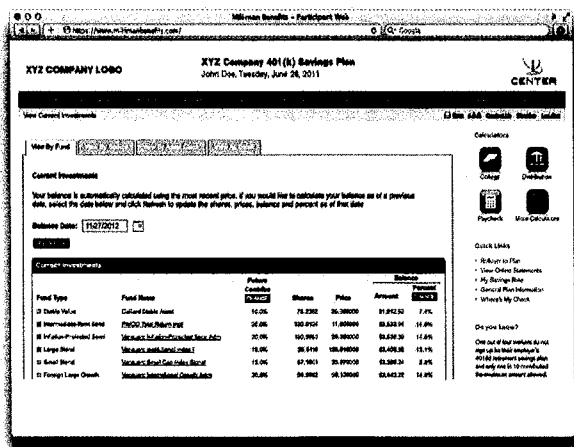
**⑨** View or change the person(s) named to receive your account in the event of your death.

The right side of the screen provides details on your investments.

- ⑤ PlanAhead for Retirement® is a powerful calculation tool that lets you enter multiple savings accounts, retirement income and anticipated expenses. The end result is a more complete picture of progress toward your retirement goals.
- ⑥ A snapshot of your investment rate of return
- ⑦ Your auto rebalance timing election ... and the option to change
- ⑧ Your election to receive statements and all other communications – online or paper – and the option to change your eCommunications
- ⑨ View or change the person(s) named to receive your account in the event of your death

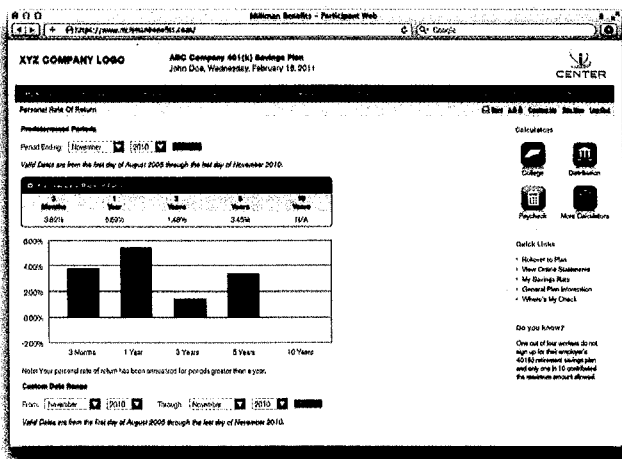
## Investments

On the first screen of the **Investments** section, you will see a summary of your current investments and their value. You can click on a specific investment under **Name** to go to the Morningstar report.



From the Investments drop down, select the **Personal Rate of Return** option. This screen shows how your investments have performed over a time period that you select. The time period must begin no earlier than the date you began participation in this plan.

The system calculates your personal rate of investment return for the period you select.



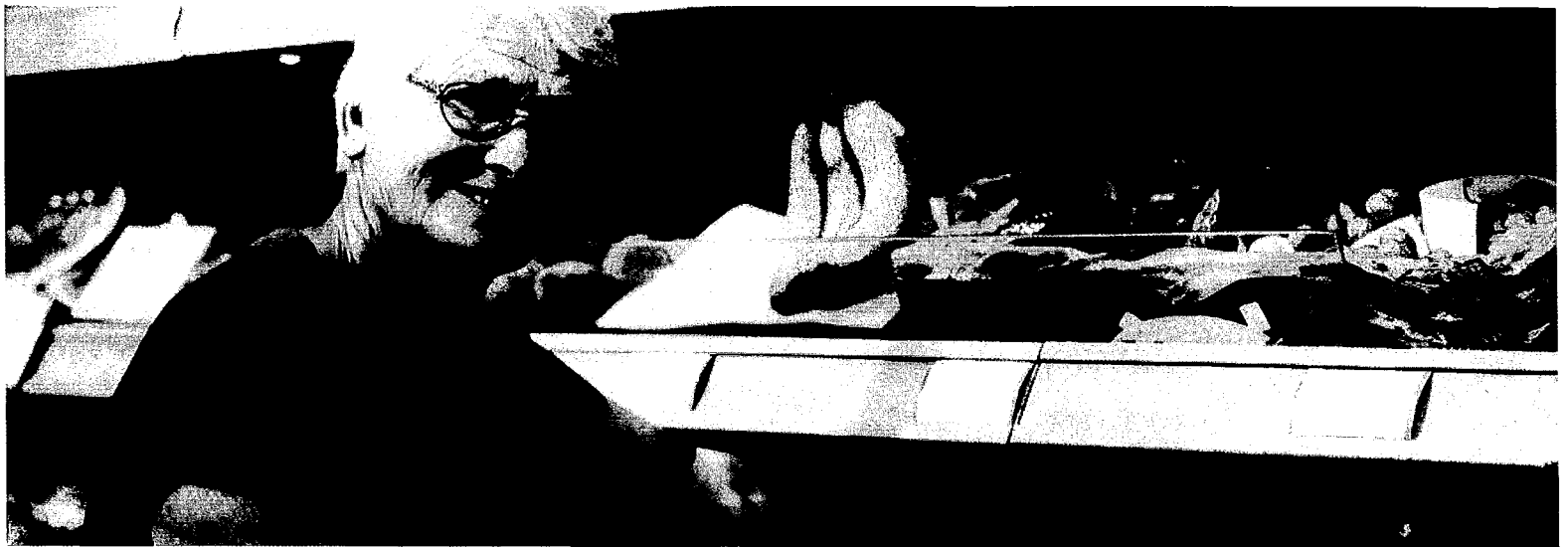
The **Change Investments** screen allows you to update:

- How your future contributions to the plan will be invested,
- The allocation of a specific fund or funds, and/or
- The existing balances in your account.

To keep your plan account invested according to your election, you may use the Auto Rebalance feature to schedule automatic rebalancing of the investment mix of your existing balances. You may choose to rebalance on a quarterly, semi-annual or annual basis.

The **View Fund Information** screen allows you to delve deeply into the details of each plan investment option, including:

- Fund performance compared to benchmark investments,
- Details about redemption fees, if applicable, for a specific fund,
- Historical prices of the plan's investment funds,
- Access to a prospectus for each fund.



## YOUR TOTAL RETIREMENT PLANNING SOLUTION

When planning your financial future, you want all the help you can get! Milliman offers many tools, including **PlanAhead for Retirement**.

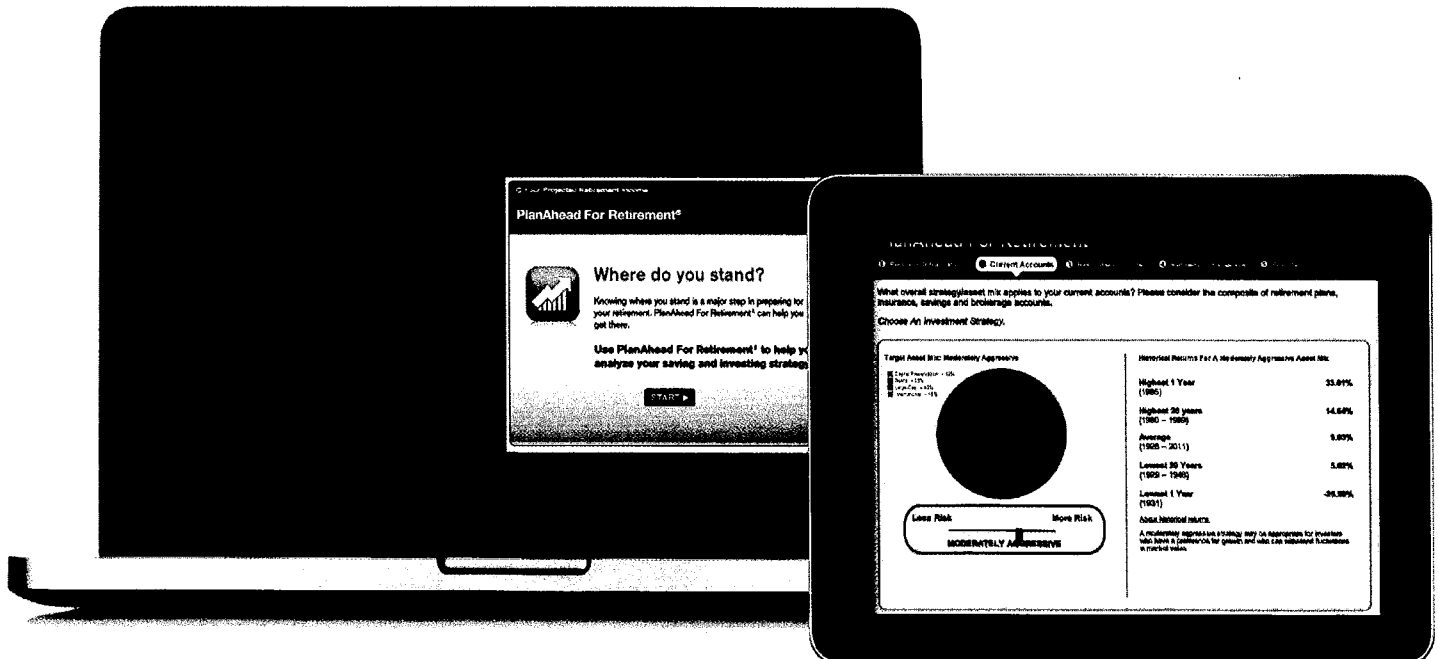
- **easy to use**
- **considers all potential sources of income**
- **helps estimate your retirement expenses**
- **projects your total current savings to retirement and converts it to a monthly income**

PlanAhead for Retirement will put it all together for you, **showing you if you are currently on track**, or allowing you to change inputs and experiment until you find a combination that works.

Your information is **stored and easily updated** so that as your life changes, your retirement planning can too.

Upon completion, **an action plan** for improving your financial health is produced.

Get started today at [MillimanBenefits.com](http://MillimanBenefits.com)



**Qualified Default Investment Alternative**  
**United Food and Commercial Workers Local Union 1189 and**  
**St. Paul Food Employers Defined Contribution Plan**

This annual notice advises you of certain rights and obligations you have under your Defined Contribution Plan. This notice only applies to those who have not made an affirmative election.

**Qualified Default Investment Alternative:**

**Right to direct investment/default investment.** You have the right to direct the investment of your contributions in any of the investment choices available. If you do not choose an investment election for your contributions in the Defined Contribution Plan, your account will automatically be invested in a Target Date Fund based on your age, as described below.

<b>If your Birthdate Falls Between</b>	<b>Corresponding Target Date Fund</b>	<b>Expense Ratio</b>
1942 or earlier	Vanguard Target Retirement Income	0.16%
1943 - 1947	Vanguard Target Retirement 2010	0.16%
1948 - 1952	Vanguard Target Retirement 2015	0.16%
1953 - 1957	Vanguard Target Retirement 2020	0.16%
1958 - 1962	Vanguard Target Retirement 2025	0.17%
1963 - 1967	Vanguard Target Retirement 2030	0.17%
1968 - 1972	Vanguard Target Retirement 2035	0.18%
1973 - 1977	Vanguard Target Retirement 2040	0.18%
1978 - 1982	Vanguard Target Retirement 2045	0.18%
1983 or later	Vanguard Target Retirement 2050	0.18%
	<b>Corresponding Target Date Fund</b>	<b>Expense Ratio</b>
No birthdate on file	Vanguard Target Retirement Income	0.16%

**Investment Objective:**

The Vanguard Target Retirement investment option is designed to provide varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed income exposures based on your age, target retirement date and life expectancy.

The Vanguard Target Retirement investment option is a diversified investment option designed to minimize risk of large losses.

The Vanguard Target Retirement investment option is managed by Vanguard and the fees and expenses for this investment option are outlined on the attached page. The fee is expressed as a percentage of the assets under management. These fees change from time to time. However depending upon which Vanguard Target Retirement investment option you are invested in, your fees will range from .16% to .18% of your assets under management.

**Risk and Return Characteristics**

The risk associated with each Target Date Fund will be commensurate with the higher risk associated with stock investing. While moderate risk is expected, each portfolio can experience periods of extreme return volatility during stock market downturns. Over the long term, portfolios with more stock investments carry relatively more risk but offer higher potential returns. There is no assurance to guarantee the default investments will achieve their stated objective.

**Fees and Expenses**

Total Annual Fund Operating Expenses are a combination of each of the underlying investments that make up the Target Date Fund. The weighted average annual operating expense of the Target Date Funds are listed in the table above.

## Qualified Default Investment Alternative (con't)

Right to alternative investment. Even if the Plan invests some or all of your elective deferrals in the default investment, you have the continuing right to direct the investment of your elective deferrals in one or more of the other investment choices available to you anytime.

Where to go for further investment information. You can obtain further information about the Vanguard Target Retirement investment option at 1-866-767-1212 or online at [www.millimanbenefits.com](http://www.millimanbenefits.com). You will need to enter your user name and password to access your individual information regarding your Vanguard Target Retirement investment option.

Internet Instructions for [www.millimanbenefits.com](http://www.millimanbenefits.com)  
To review, log in and click on the "At-A-Glance" tab.

To modify your investments:

1. Click on "Investments"
2. Click on "Change Investments"
3. Choose "Existing Balances" or "Future Contributions"
4. Follow the EZ Investment Election Guide and enter or confirm your elections.  
Be sure to confirm your transaction.

United Food and Commercial Workers Local Union 1189 and St. Paul Food Employers Defined Contribution Plan If you have questions regarding the Plan, this notice or other retirement investment options, you may contact the Fund Office at

Wilson-McShane Corporation  
3001 Metro Drive  
Suite 500  
Bloomington MN 55425  
952-854-0795 or 1-800-535-6373

This notice is intended to provide a brief review of the default investment aspects of the Plan. If there are discrepancies between the contents of this notice and the Plan document, the terms of the Plan shall govern. Please refer to your Summary Plan Description (SPD) for more information on this subject. For more information, log on to [MillimanBenefits.com](http://MillimanBenefits.com) or call the telephone hotline at 1.866.767.1212.

Participant Support

Investments

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