



Plan**Ahead**[™]

Pipe Trades Services of Minnesota
Pension Supplement Plan

 **Milliman**

Member Support Services for Pipe Trades Services of Minnesota Pension Supplement Plan

PlanAhead for Retirement

Regardless of your plans and goals, one thing is certain - you must have money to live the kind of life you want in retirement. The Pipe Trades Services of Minnesota Pension Supplement Plan offers you the opportunity to save for retirement while enjoying great tax advantages. This guide gives you information about the plan and how to enroll.

The primary role of Pipe Trades Services of Minnesota is to support our members and their families. If you have any questions about the Pension Supplemental Plan, you can find further information at the website (www.ptsmn.org) or call the Fund office at 651-645-4540.

To provide the highest levels of service to the membership, the services of Foundations Retirement Consulting have been retained. Foundations Retirement Consulting's services are provided to enhance your preparation for retirement. As a fiduciary to the Plan, they are duty bound to work with the best interest of the membership in mind. Specifically;

- Foundations Retirement Consulting collaborates with the Plan Trustees, office administration staff, recordkeeper and custodian to ensure plan design and other plan features are appropriately structured to mitigate risk and maximize the best retirement outcomes for plan participants.

- Foundations Retirement Consulting provides meaningful and timely investment education programs as well as investment guidance for all members and their families. This is accomplished through small, medium and large group education seminars as well as one on one, individual meetings.

All members are encouraged to contact Foundations Retirement Consulting for phone or in-person consultations to discuss your personal retirement goals. You can schedule a meeting with Foundations Retirement Consulting for periodic "checkups" at no additional costs.

You can reach them at (952) 697-3707 or (952) 697-3717.

Welcome to

Pipe Trades Services of Minnesota Pension Supplement Plan

How to Log On

You will need to enter a User ID and password to gain access to your account at MillimanBenefits.com. The first time you log on your User ID will be your Social Security Number. Your temporary password will be your date of birth, (MMYY). Once logged in you will be prompted to change your User ID and password.

For security reasons, we encourage you to create a Custom Login ID that includes both letters and numbers.

You can reach Milliman's Benefit Service Center, Monday - Friday between the hours of 7am - 7pm CST, toll free at 1-877-645-8278. You can also check on your account and use the extensive tools available on Milliman's website at MillimanBenefits.com.

By accessing your account at 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 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 in the App Store or Google Play.





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**.

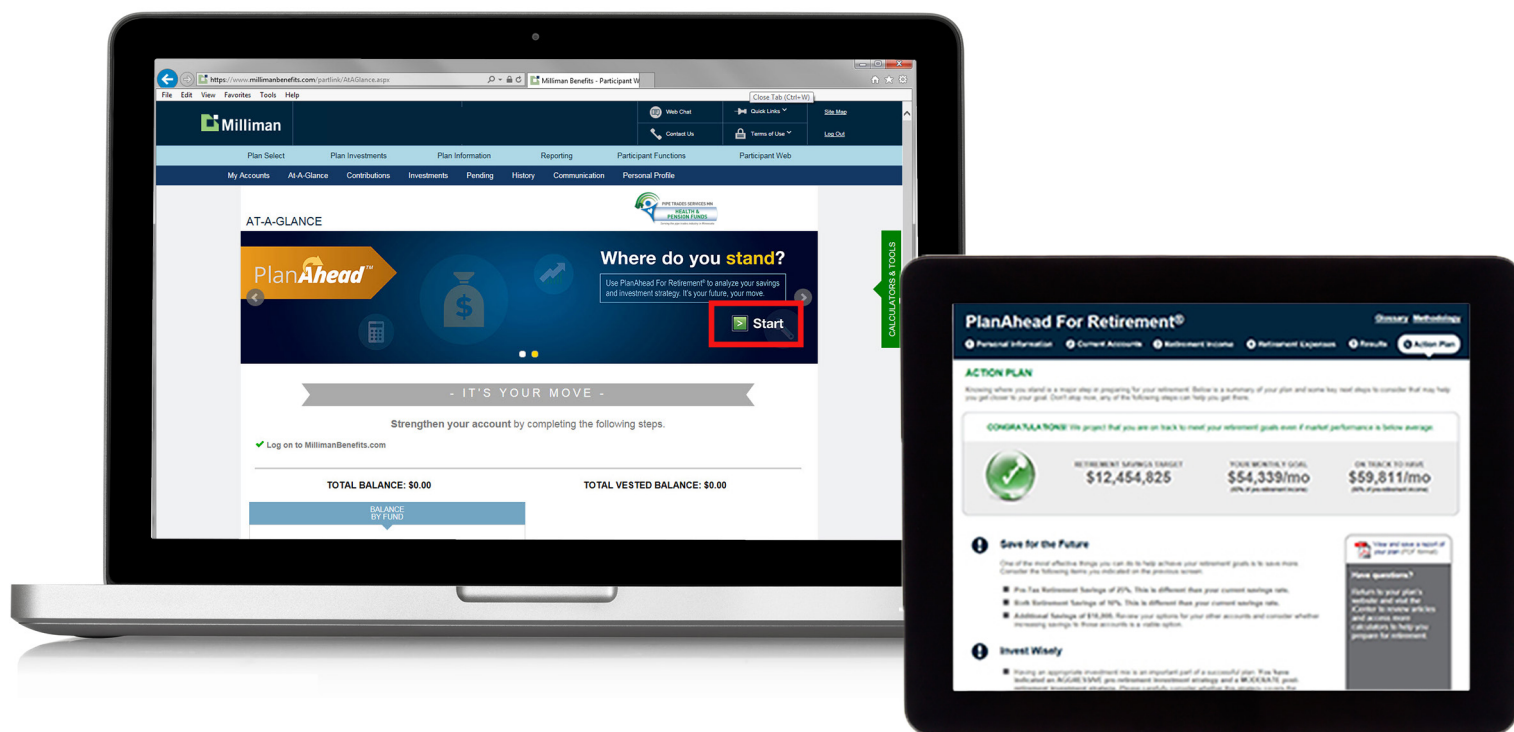
- Easy to use
- Considers all potential sources of income
- Helps estimate your retirement expenses
- Projects your total current savings to retirement and converts it to a monthly income

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**



Questions or need to enroll? Call the Benefit Service Center at 1-877-645-8278. Or log on to **MillimanBenefits.com**.

Investments

Fund Category	Fund Name	Fund Ticker	Expense Ratio
Stable Value	Galliard Retirement Income Fund	N/A	0.75%
Inflation-Protected Bond	Nuveen Inflation Protected Securities I	FYIPX	0.54%
Intermediate-Term Bond	Metropolitan West Total Return Bond M	MWTRX	0.69%
World Bond	Templeton Global Bond Adv	TGBAX	0.64%
High Yield Bond	BlackRock High Yield Bond Svc	BHYSX	0.91%
Emerging Markets Bond	MFS Emerging Markets Debt R4	MEDGX	0.84%
Moderate Allocation	American Funds Income Fund of Amer R5	RIDFX	0.32%
Moderate Allocation	Dodge & Cox Balanced	DODBX	0.53%
Large Value	MFS Value R4	MEIJX	0.62%
Large Blend	Mairs & Power Growth Inv	MPGFX	0.65%
Large Blend	Vanguard Total Stock Mkt Idx Adm	VTSAX	0.05%
Large Blend	T.Rowe Price Blue Chip Growth Adv	PABGX	0.99%
Mid-Cap Blend	JPMorgan Mid Cap Value Instl	FLMVX	0.75%
Mid-Cap Growth	Hennessey Focus Investor	HFCSX	1.47%
Small Growth	Neuberger Berman Genesis Tr	NBGEX	1.10%
Small Blend	Hodges Small Cap Retail	HDPSX	1.32%
World Stock	American Funds Capital World Gr&Inc R5	RWIFX	0.49%
Foreign Large Growth	Fidelity Advisor Diversified Intl I	FDVIX	0.94%

Core Fund Options

Within the Plan there are many separate 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, temperament 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.

There are no sales charges on any of the Plan's investment options. However, to discourage short-term trading on your account, mutual funds can impose short-term trading restrictions. You can find detailed information on each of the core fund options as well as learn more about any trading restrictions by signing into your account on [MillimanBenefits.com](https://www.millimanbenefits.com). You can also access your account and the Milliman website by visiting www.ptsmn.org and opening the Pension Supplement Plan section.

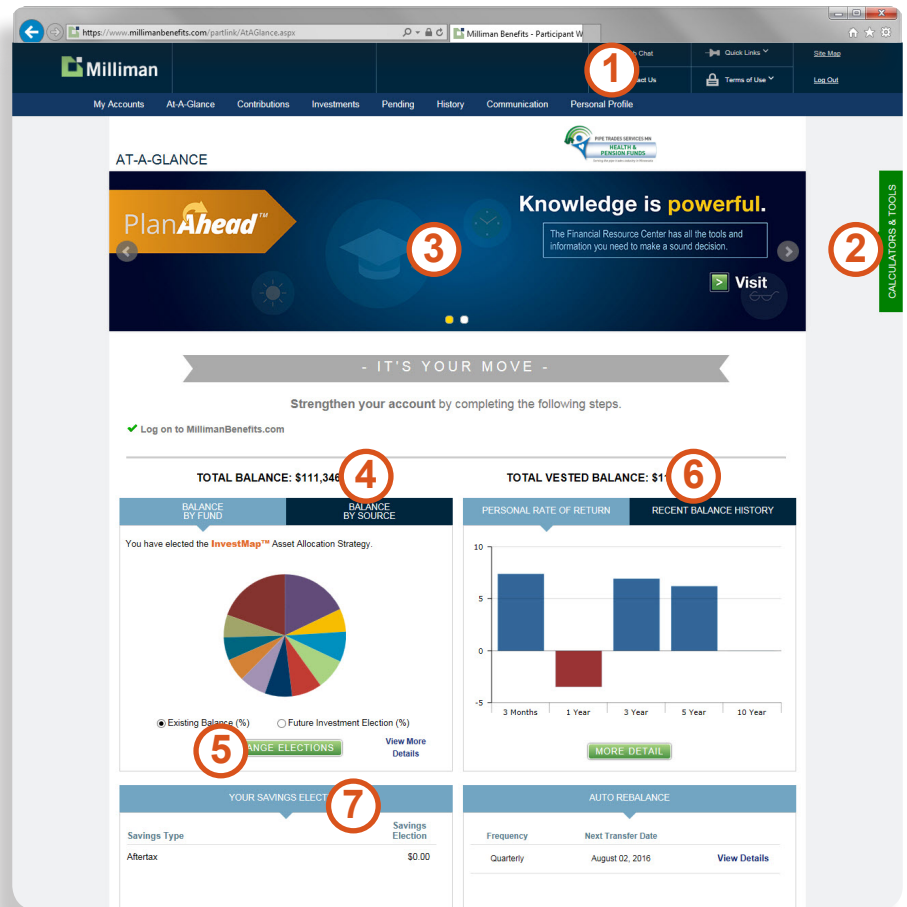
How to use MillimanBenefits.com

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 top portion of the screen provides informational resources for your account.

- ① Web Chat and Contact Us for questions about your account
- ② Calculators & Tools - retirement planning tools
- ③ A rotating banner with convenient links, including:
 - Milliman Financial Resource Center - tools and information to make sound decisions
 - PlanAhead for Retirement® - a powerful calculation tool that lets you enter multiple savings accounts, retirement income and anticipated expenses.

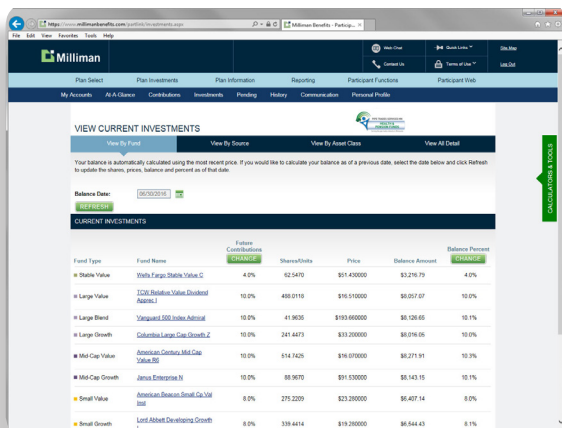


The bottom portion of the screen provides details on your investments.

- ④ Your account balance and a pie chart of your account
- ⑤ Change your investment elections
- ⑥ Your vested balance and a snapshot of your rate of return
- ⑦ Your auto rebalance timing election

Investments

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

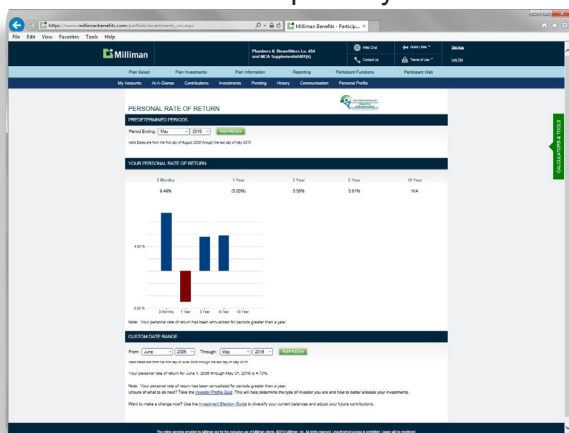


Fund Type	Fund Name	Future Contributions	Shares/Units	Price	Balance Amount	Balance Percent
• Stable Value	Wellington Large Stable Value G	4.0%	62,547.0	\$57.430000	\$3,596.79	4.0%
• Large Value	Fidelity Large Value Divdndl	10.0%	438,011.0	\$16.510000	\$7,227.07	10.0%
• Large Blend	Wellington 200 Index Admiral	10.0%	41,900.0	\$19.040000	\$7,980.65	10.1%
• Large Growth	Wellington Large Cap Growth Z	10.0%	241,447.3	\$19.040000	\$4,596.06	10.0%
• Mid Cap Value	American Century Mid Cap Value	10.0%	514,742.5	\$16.070000	\$8,271.91	10.3%
• Mid Cap Growth	Janus Enterprise N	10.0%	88,967.0	\$11.030000	\$9,743.15	10.1%
• Small Value	American Research Small Cap	8.0%	275,220.9	\$27.000000	\$7,437.14	8.0%
• Small Growth	Lord Abbett Developing Growth	8.0%	339,441.4	\$19.280000	\$6,544.43	8.1%

Personal Rate of Return

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.



Change Investments

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.

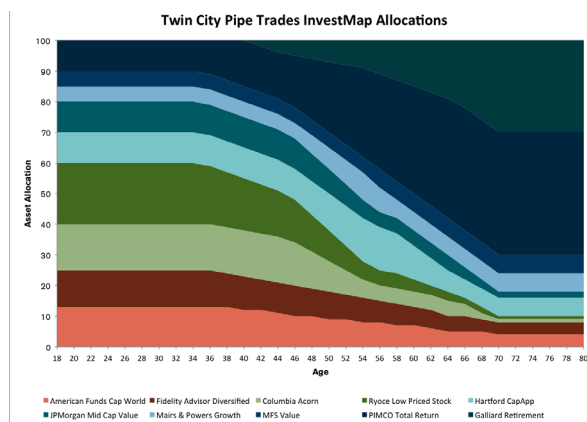
To keep your plan account invested according to your election, you may use the Auto Rebalance feature to schedule automatic rebalancing of the investment mix of your existing balances. You may choose to rebalance on a quarterly, semi-annual or annual basis.

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.

InvestMap™

This option is for those looking for a professionally designed asset allocation appropriate for your age. This program uses the same mutual funds that make up the Plan's core fund options. With InvestMap, your account allocation changes automatically as you age and get closer to retirement, shifting you towards a more conservative allocation year by year. This shift, or glidepath, serves to gradually reduce your exposure to traditionally higher risk assets, such as stocks, in favor of traditionally less risky, fixed income or bond investments. Please note that while InvestMap creates an asset allocation for you based on your current age, you can adjust your risk profile with InvestMap. Furthermore, while InvestMap is an appropriate option for most people, it does not necessarily mean that it is the best option for your specific situation, and it does not guarantee any type of investment returns or level of future income.



InvestMap is the default option of newly participating members. If you do not provide investment directions, your contributions will be allocated to the InvestMap glidepath determined by your age on the date of your first contributions. You can opt out of InvestMap at any time and select your own custom allocations. There is no additional cost to be in InvestMap.

Where Do I Go For More Information On These Investment Options? You can find detailed information on each of the Plan's core fund options, including fund descriptions, holdings, and performance statistics by going to either www.ptsmn.org or MillimanBenefits.com. First time users simply follow the directions to register. In addition to fund information, this website has many other useful tools such as Plan Ahead for Retirement, and other helpful financial calculators.

Before selecting the allocations for your account, and especially before you make any changes to your allocations, it is strongly recommended that you contact the plan's investment advisor, Foundations Retirement Consulting. You can reach them at (952) 697-3707 or (952) 697-3717.

