

OPERATING ENGINEERS TRUST FUNDS

I.U.O.E. LOCAL 12 HEALTH & WELFARE / PENSION / VACATION / DCP

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Important Information Regarding a Change to Your Operating Engineers Local 12 Defined Contribution Plan

The Board of Trustees of the Operating Engineers Local 12 Defined Contribution Plan wish to inform you that effective August 1, 2023, your individual monthly defined contribution account record keeping fee with John Hancock will increase from \$4.00 to \$5.00. This fee will be deducted from your account on the 25th of each month.

As a reminder, you can access your Defined Contribution account information 24/7 by using the John Hancock Retirement mobile app. The app is available for download from the Apple App Store and from the Google Play Store, or you can download the app by using your mobile device camera to scan the below QR code:

A blue rectangular graphic with a white border. At the top center is a white rounded square containing the letters 'JH' in a bold, sans-serif font. Below this are two columns of text and QR codes. The left column is headed 'For Android' and contains a QR code. The right column is headed 'For IOS' and contains a QR code. At the bottom of the graphic, the text 'Download John Hancock's retirement app today.' is written in a white, sans-serif font.

Sincerely,

The Board of Trustees