NEW PENSION BENEFIT ESTIMATOR
Available online effective April 1, 2017

The United Food and Commercial Workers Local 1776 and Participating Employers Pension Fund (“Fund”) is excited to announce that its new online Pension Benefit Estimator (“Benefit Estimator”) will be available to participants on April 1, 2017. The Benefit Estimator is a tool that allows Fund participants to project Pension benefit amounts based on a variety of different retirement scenarios. In particular, you can estimate your pension benefit to learn the impact of retiring on different dates, or choosing different forms of benefits.

Participants can access the new Benefit Estimator at https://ufcw1776.cbiz.com. In order to use the Benefit Estimator, participants must first register by activating their account on the Account Access page. The site will prompt you for personal information for verification purposes, and an e-mail address. A confirmation e-mail will then be sent so that you can activate your account. Once your account is activated, you will be able to log in to the site and use the Benefit Estimator to estimate your Pension benefit.

Please keep this letter and attached instructions with your important papers as they contain important information for using the new Benefit Estimator. If you have any questions about your Pension Plan or using the Benefit Estimator, please contact the Fund Office at (800) 458-8618. Fund Office representatives are available weekdays from 8:00 am to 5:00 pm.
A Tool to Help Plan for Your Retirement
The United Food and Commercial Workers Local 1776 and Participating Employers Pension Fund ("UFCW Local 1776 Pension Fund") Benefit Estimator

The Benefit Estimator is available and allows you to model estimates of your pension benefit on the web.

How does the Pension Benefit Estimator work?
The Benefit Estimator allows you to model a variety of retirement scenarios using certain assumptions in order to see how different retirement situations may affect your pension benefit. You can use the calculator to view your estimated monthly benefit, to learn more about your benefit payment options, and to model scenarios to help you with retirement planning.

Why do I need to know my future pension benefit?
Understanding your future benefit is an important step in developing an overall retirement planning strategy. Think of your retirement savings in three parts:

1. Your employer provided benefits including your pension plan;
2. Your personal savings including 401(k) and IRA contributions; and

Both your pension plan and Social Security provide benefits upon retirement. By having an idea of what each will provide to you in retirement, you can then determine how much more you may want to save in your personal savings accounts, or 401(k)’s, and/or IRAs to make sure that your savings will last as long as you need it.

How to get started
To use the online Benefit Estimator, follow these steps:

- Log on to the **UFCW 1776 Pension Plan Website at** [https://ufcw1776.cbiz.com](https://ufcw1776.cbiz.com)
- Click ‘Activate My Account’ on the Account Access page.
- You will be prompted to enter your Social Security Number, Date of Birth, and Zip Code for verification purposes.
- Click ‘Next’
- Once you have registered, you will be prompted to create an Account ID and password which you will use to access the site on all future visits. You will also be prompted to enter an e-mail address.
- After all entered information has been saved, a confirmation e-mail will be sent to the e-mail address you designated. In the confirmation e-mail there will be a link that you must use to reenter the site where you will be prompted to enter verification information as a first time user to activate your account.
- After activating your account the Account Access page will display. Enter your Account ID and password to log in to the site.

Now, you can access the **UFCW 1776 Pension Plan MyRetirement Website** for your Pension Plan information. Also, you have access to general information and tools regarding retirement and investment planning. Please take advantage of these valuable tools.

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Trouble logging in?
If you are unable to log in to the website, you will need to contact the Fund Office at (800) 458-8618 to verify that all of your information is correct.

How do I generate a pension estimate?
Once you have successfully logged in to the website and you are on “My Retirement” page, go to the first section titled ‘Access My Pension Benefits’.

• On the left-hand side of the page under ‘Pension Benefits Overview’ menu, click ‘Estimate Your Benefits’.
• After reviewing the notes on the ‘Estimate Your Benefit: Projection’ screen, click ‘Continue’ and you will be directed to a page where you can choose a Projection Scenario to model
• Next, click one of the options under ‘Projection Scenario’, complete ‘Spouse Date of Birth’ (if applicable)
• Once you’ve completed filling out the necessary information, click ‘Calculate’

After the estimate is processed, you will see the Estimate Your Benefit results page, which displays your estimated benefit based on the information you entered. The ‘Estimated Monthly Pension Annuity Options’ also shows the different payment options available to you along with the payment amounts.

The menu on the left-hand side of the page provides you with important information regarding the 1776 Pension Plan. In addition to ‘Plan Benefit Overview’ and ‘Pension Benefit Estimate’, this menu features:

• Pension Plan Summary
• Pension Plan FAQs
• QDRO FAQs
• Pension Plan Document
• Useful Links

Questions?
If you have questions about your Pension Plan or about using the Benefit Estimator, please call the UFCW 1776 Pension Fund Office at (800) 458-8618. Fund Office representatives will be available weekdays from 8:00 AM to 5:00 PM ET, except for major holidays.