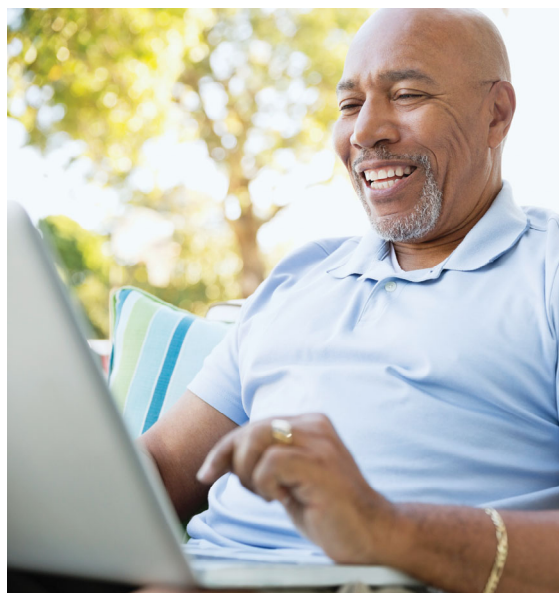


YOU ASKED.

THE DEFERRED SALARY PLAN TRUSTEES LISTENED.

The Board of Trustees has heard from retirees asking for more investment flexibility within the Deferred Salary Plan (DSP) upon retirement. As a result, retired participants receiving a pension have had 100% of their Employer Contributions moved to the Unrestricted Employer Contributions source.

As an I.B.E.W. Local 3 retiree, this means you can now invest your entire Deferred Salary Plan (DSP) balance - even previously restricted Employer Contributions - into any of the funds offered in the DSP, allowing you to diversify, taking advantage of other low-cost investment options within the Plan. *Diversification does not ensure a profit or protect against loss.*



To review your account or to make a change to your investments, log in to your account at jibretiredsp.com. You can also call Empower at **877-JIB-401K** (877-542-4015). Customer Care Center Representatives are available weekdays between 8 a.m. and 10 p.m. and Saturdays between 9 a.m. and 5:30 p.m. Eastern time.

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