



# SHEET METAL WORKERS LOCAL UNION 30 WELFARE AND PENSION TRUST FUNDS

## PLAN ADMINISTRATION: EMPLOYEE BENEFIT PLAN SERVICES

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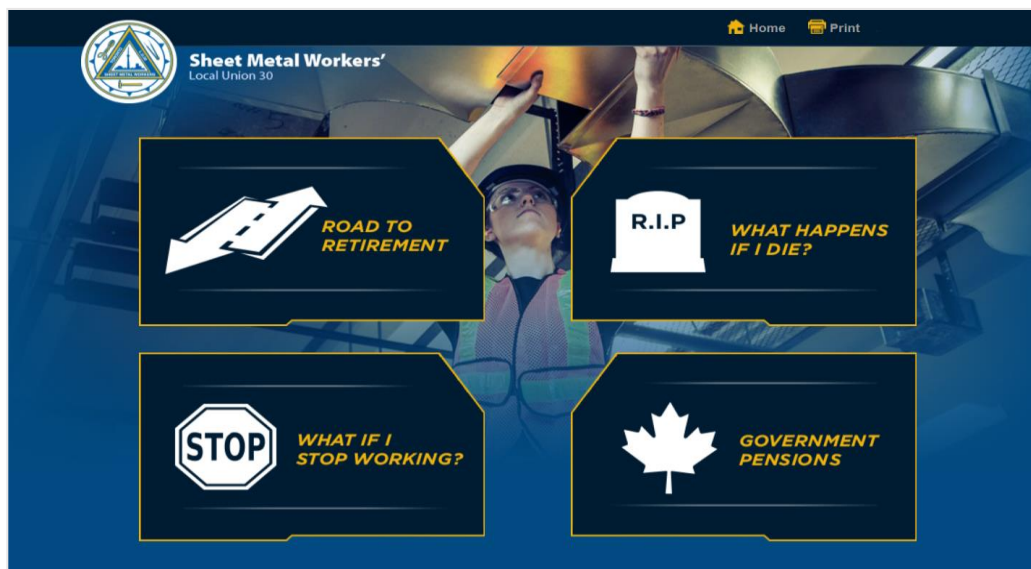
December 2017

### **Re: Introducing your Pension Forecasting Tool**

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Dear Active Pension Plan Members,

The Board of Trustees is excited to provide you with an interactive pension forecasting tool. The pension forecasting tool is unique to the Sheet Metal Workers' Local Union 30 Pension Plan and will help you predict your future retirement income.



### **Your pension forecasting tool will:**

1. Show you the current value of your Sheet Metal Local 30 pension and how it converts to all of the options available under the Pension Plan. The tool will show you your estimated pension payable if you retire anytime from age 53 to age 71. You can forecast the end value of your pension based on your view of how many hours you work in the future. The tool will also show your estimated net pension after taxes.
2. Show you the current lump sum value of your pension. This will help members who would like this information for estate planning purposes.
3. Inform you about current government pension amounts such as Canada Pension Plan and Old Age Security benefits.

4. Calculate what taxes you might pay on your retirement income. Your pension forecasting tool provides reasonable estimates. **If you are ready to retire, you should request a formal estimate from the Plan Administration Office.**

To access the pension forecasting tool, you must be registered for the Plan's Member website "**Benefits Online Access**". You can enter the website at **www.lu30plan.com**. Click on the "**Benefit Online Access**" icon on the right-hand corner of the screen.

When registering for the "**Benefits Online Access**", please enter all requested information in **CAPITAL** letters. A temporary username and password will be mailed to the address the Plan Administration Office has on file for you within 5 to 7 business days.

Once you receive your temporary username and password from the Plan Administration Office, please return to the **www.lu30plan.com** website and log into the "**Benefits Online Access**".

You now have access to your pension forecasting tool which is located on the "**Benefits Online Access**" main screen. In order for you to use your pension forecasting tool, you must be registered for the pension forecasting tool. Please follow the steps on the screen once you click on the forecasting tool icon and click "**Submit**". Once you click "**Submit**", you will immediately be sent an e-mail with your username and a temporary password to access your personalized forecasting tool.

We hope you will enjoy the new pension forecasting tool and find it very useful in planning for your future and a happy retirement. We look forward to your feedback.

Best Regards,

Shannon Smyth  
Senior Pension Administrator (ext. 239)