

# SHEET METAL #10 SAFE FUND

## Quick Start Guide



## Welcome to the Supplemental Account for Financial Emergencies (SAFE) Fund

The SAFE Fund was created to provide additional financial security for periods of unemployment and when you retire for healthcare coverage from the Sheet Metal #10 Benefit Fund. You become eligible to participate in the SAFE Fund when your employer contributes under the terms of a collective bargaining agreement (CBA) or another agreement with your employer. For more information, consult the Plan's Summary Plan Description (SPD).

Your contributions are held in a trust fund, directed by a Board of Trustees, and invested for income and growth net of the necessary fees and expenses. The record of your account in the SAFE Fund is maintained by Milliman, a major benefit services firm with offices across the nation.

## Getting Started

Enclosed with this Guide is a separate notice with your **individual PIN** that you will need the first time you log in to your account (the PIN expires in 30 days).

### **TAKE ACTION NOW AND REGISTER YOUR ACCOUNT**

The next step is to visit the Milliman website at **MillimanBenefits.com** and register your account. Scroll down and click the "Register" button. You will need your SSN, DOB, and Zip Code of your home address; the address you gave to the Benefit Office.

You will also be asked for the PIN and your mobile cell phone number and email address for two-factor authentication. This authentication is a security measure that requires two distinct forms of identification to access your account. If you are not a regular email user, please provide another trusted email address. You can then use your cell phone, instead of email, for two-factor authentication.

### **SECURITY TIPS**

Follow these simple tips to safeguard your account information.

- Create a username that's easy for you to remember but difficult for others to guess.
- Change your password on a regular basis.
- Don't use simple words or personal information for your username or password.

### **NEED HELP?**

Call the Benefits Service Center at 1.866.767.1212 or use Web Chat on **MillimanBenefits.com**. Representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central time.

### **KNOW YOUR PLAN CODE**

The SAFE Fund is assigned the following plan code at Milliman. If you forget your username and password, you may be asked to provide the code by the Milliman representative (and answer other security questions) to access your account.

**Plan Code: 221SMM**

## INVESTMENT OF YOUR ACCOUNT

The assets of the SAFE Fund are invested for you by the Trustees in a risk-managed portfolio of stocks, bonds, and other assets. The Fund is diversified to provide the opportunity for income and growth, but there is no guarantee that the Fund will achieve a particular rate of return. Although the Fund is diversified, this is not an assurance of making a profit nor is it a guarantee against investment loss.

## Stay Informed

You will be able to monitor your account at any time. Information will be updated on a daily basis when available. Milliman will also provide a summary of the activity in your individual account with a quarterly statement mailed to your home. For added privacy, you can ask for the statement to be delivered electronically.

If you sign up for electronic delivery, you will also get immediate alerts about account activity and quick delivery of all communications.

You can change the way you receive your statement and notices at any time by visiting **MillimanBenefits.com**. Go to Personal Information under the profile icon at the top of the page.

This brochure is intended to provide a brief review of certain key aspects of the plan. If there are any discrepancies between the contents of this brochure and the Plan Document, the terms of the Plan Document shall govern.



# A Simple Way To Protect Your Loved Ones

You work hard to take care of your family. Don't forget one of the most important steps: naming a beneficiary.

Your beneficiary is the person who may share in your SAFE Fund benefits in the event of your death. Make sure you designate your beneficiary(ies) with the Benefit Office.

