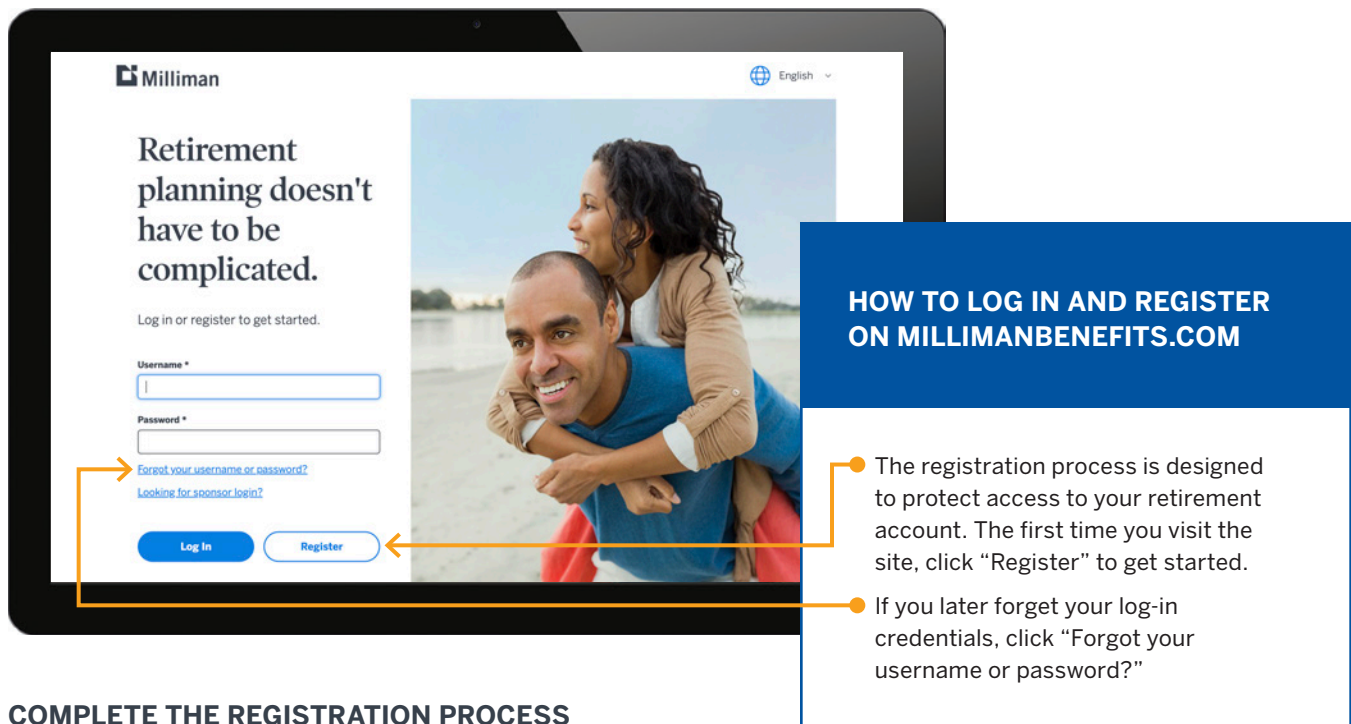


Western Washington U.A. Supplemental Pension Plan

Navigating Your Supplemental Pension Plan at MillimanBenefits.com

Western Washington U.A. Supplemental Pension Plan (the “Plan”) is a defined contribution retirement plan primarily for members of U.A. Locals 26, 32 and 44. The Plan is funded with both collectively bargained and voluntary member contributions (that is, 401(k) contributions).

You can view your account and update your information online, 24 hours a day, 7 days a week. Log in to **MillimanBenefits.com**.



The screenshot shows the Milliman website's login and registration page. The header includes the Milliman logo and a language selector set to English. The main heading reads "Retirement planning doesn't have to be complicated." Below this is a subheading "Log in or register to get started." and two input fields for "Username *" and "Password *". There are two links: "Forgot your username or password?" and "Looking for sponsor login?". At the bottom are "Log In" and "Register" buttons. A blue callout box on the right titled "HOW TO LOG IN AND REGISTER ON MILLIMANBENEFITS.COM" contains two bullet points: "The registration process is designed to protect access to your retirement account. The first time you visit the site, click 'Register' to get started." and "If you later forget your log-in credentials, click 'Forgot your username or password?'". Orange arrows point from these callouts to the "Forgot your username or password?" link and the "Register" button on the website.

COMPLETE THE REGISTRATION PROCESS

After logging in to **MillimanBenefits.com**, you can:

- Click “Register” and follow the prompts to begin.
- You'll be asked for a Registration PIN:
 - If the Fund Office provides Milliman your email address or cell phone number, the system will send a one-time passcode via email or text to continue through the registration process.
 - If Milliman does not have your email address or cell phone number, the system will prompt you to request a Registration PIN, which will be mailed to your address on file.
- Once you have received the Registration PIN, go back to **MillimanBenefits.com** to enter it and continue the registration process.

After you register, the system will automatically lock your account to protect it from unauthorized withdrawals or distributions. This feature is called Withdrawal Lock and adds an extra layer of security to your account.



Take a Tour

Check out a short video about the account features and retirement planning tools available to you at **MillimanBenefits.com**.

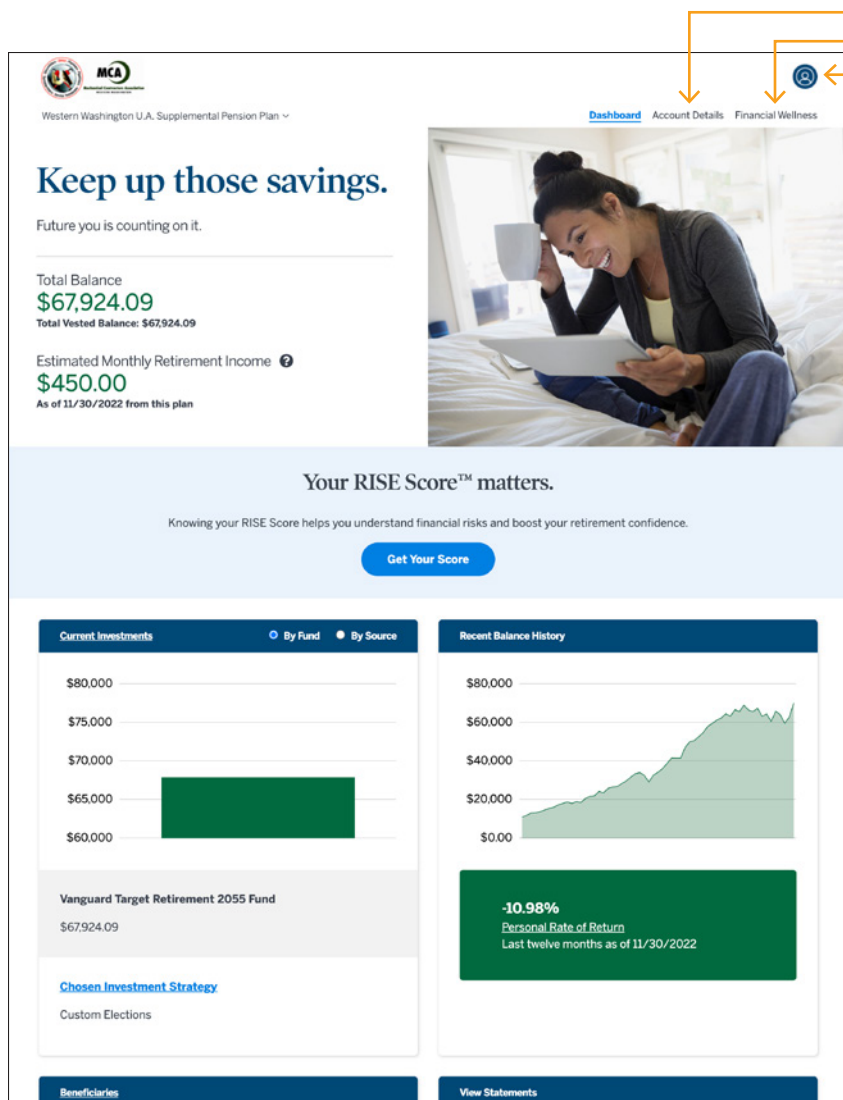
<https://bit.ly/wwpua-millimanbenefits>



General Site Navigation

After you log in, you will land on the Dashboard page, where you'll find your account balance, vested amounts, current investments by fund or source and more. The Dashboard also displays your Retirement Income Security Evaluation Score (RISE Score™).

The menu at the top of each page includes three main links and a Profile icon for easy access to personal account information.



ACCOUNT DETAILS

From this section, you will find details about contributions, investments and more. See page 3 for more information.

FINANCIAL WELLNESS

This section includes articles, videos and calculators.

PROFILE ICON

From here, update your personal data, change your account alerts, sign up for electronic communications and access account security features. You can also name or review your beneficiaries.

Account Details

From the Account Details page, access information about the Plan.

INVESTMENTS

Learn about the Pension Plan's investment options and make changes. You can also set up auto rebalance, which will automatically rebalance your account every 3, 6 or 12 months based on your investment elections.

ACCOUNT ACTIVITY

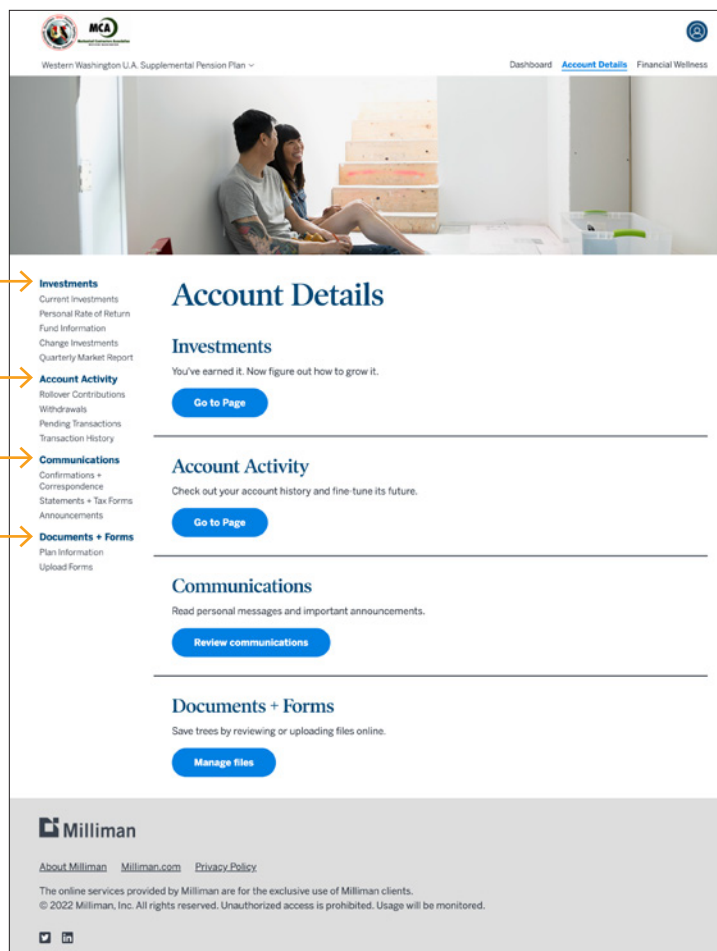
This section is where you view or change your contribution elections, set automatic increases, start the process to roll over a prior retirement account and view pending transactions or history. You can also explore withdrawal options and view important announcements.

COMMUNICATIONS

Stay informed by accessing announcements and confirmations of any transactions, statements and tax forms here.

DOCUMENTS + FORMS

Get more information about your plan by reading your Summary Plan Description and required notices.



You know you want to retire some day — but will you be able to afford to? Take the first step by enrolling in the Plan today. Then, use the planning tools on **MillimanBenefits.com** to get the most from your savings.

Need some extra assistance?

If you have questions or need to speak with someone, contact a Milliman Benefits Service Center representative by phone at (800) 481-7336 Monday–Friday, 5 a.m. to 5 p.m. Pacific time. When you call, you may need your plan code, which is **121WWP**.

Get your Retirement Income Security Evaluation Score (RISE Score) on *MillimanBenefits.com*.

The RISE Score™ is like a credit score for retirement. The score takes into account information that we have and additional data that you input. In the end, this powerful tool assesses how well prepared you are financially for retirement. Knowing your RISE Score helps you understand financial risks and boosts your retirement confidence.

When getting your RISE Score, you'll see:

- The potential value of your portfolio and the estimated monthly income it may provide at the point of retirement based on three market performance scenarios.
- A simple illustration of what your score means.
- Personal tips to raise your score.
- How adjustments to your savings amount, expenses, retirement age, etc. could impact your score.
- "Take Action" links that will take you out of the guide and allow you to make contribution or investment changes to the Pension Plan at Milliman directly on the site.

How to get your RISE Score

When you log in to **MillimanBenefits.com**, you can get your RISE Score from the Dashboard. Click "Start here" under "Your RISE Score matters" to go through the RISE Score guide. The guide already includes data we know about you. Review your personal data, as well as provide additional information about your current status and preferences.

The guide will display your RISE Score using this information. You'll see your RISE Score each time you visit **MillimanBenefits.com**. To revise your score, revisit the guide to update your information.

Potential score ranges

Over 750: Excellent	350–550:
700–750: Very Good	Needs Improvement
650–700: Good	Less than 350:
550–650: Fair	Requires Attention

RISE is different

It measures various factors that will impact your financial security.



Insight – RISE goes beyond calculating monthly income when you retire by projecting important financial risks in retirement.



Healthcare – RISE considers that inflation on healthcare expenses is expected to be higher than other inflation.



Longevity – You may live significantly longer than the average and run short of income if your retirement planning considers only average life span. RISE looks at many longevity scenarios, some longer and some shorter than the average.



Markets – During your retirement, markets may perform better or worse than average. RISE considers all possible market results, including worse than average.



Behavior – If you take withdrawals from your portfolio when the market is in a downturn, the impact on your portfolio will be more significant. RISE evaluates potential timing of withdrawals and the impact on your portfolio.

