



Journey to Retirement



BRIDGING THE GAP

Income Security in Retirement

FREEDOM & FUN

Current Trends for Age 50 and Over



MESSAGE FROM THE EXECUTIVE DIRECTOR

"THE JOURNEY OF A THOUSAND MILES
BEGINS WITH ONE STEP."

"THE BEST TIME TO
PLANT A TREE WAS
20 YEARS AGO. THE
SECOND BEST TIME
IS NOW."

Whether you are just starting your career, are mid-career, or closing in on retirement, these two Chinese proverbs hold considerable meaning in your journey to healthy retirement years.

For decades, the IAM National Pension Fund, IAM National 401(k) Fund, and National IAM Benefit Trust Fund, have provided important retirement and healthcare benefits to IAMAW members, working in a variety of career fields, and their families.

Understanding that the retirement path for every person is unique, we recognize that there are solid mile markers along the way that assist in the voyage. The purpose of our "Journey to Retirement" (JTR) magazine is to provide a description of important steps for plan participants to consider for staying healthy on their way to enjoying a well-deserved retirement, along with a brief by decade look at the history of the Funds.

Within JTR, you will experience articles discussing the importance of your benefits throughout your career, such as the value of preventive care and annual wellness exams for long term health, how to monitor and update your benefit information over time and plan for gaps between your eventual retirement benefits and your expenses, plus naming your beneficiaries, and how to protect your personal information from cybercrime.

We hope you find it informative and enjoyable. Thank you.

Ryk Tierney
RYK TIERNEY,
Executive Director



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THE BENEFIT FUNDS OFFICE Through the Decades

The IAM Labor Management Pension Fund is established.

The IAM National Health and Welfare Plan is established.

By the end of the 1960's, the IAM Labor Management Pension Fund has around 2,500 retirees and \$40 million in assets under management.

1960

1970

The IAM Labor Management Pension Fund is officially named the IAM National Pension Fund.

The IAM National Health and Welfare Plan becomes the National IAM Benefit Trust Fund.

By the end of the 1970's, the IAM National Pension Fund has approximately 20,000 retirees and over \$300 million in assets under management.

1980

The IAM National Pension Fund celebrates its 25th anniversary.

The IAM National Individual Account Plan, the predecessor to the IAM National 401(k) Fund, is established.

By the end of the 1980's, the IAM National Pension Fund makes substantive plan changes and benefit increases and reaches over \$1.5 billion in assets under management.

The IAM National Individual Account Plan becomes the IAM National 401(k) Plan.

2000

1990

The IAM National Pension Fund merges its three-component pension plans to create the IAM National Pension Plan.

By the end of the 1990's, the IAM National Pension Fund exceeds \$5 billion in assets under management.



2010

In 2010, the IAM National Pension Fund celebrates its 50th anniversary.

By 2015, the IAM National Pension Fund has over \$10 billion in assets under management.

The IAM National 401(k) Plan has 25,794 participant accounts and more than \$396 million in assets under management.

The National IAM Benefit Trust Fund has 170 contributing employers.

2020

By 2020, The IAM National Benefit Funds Office relocates to its current headquarters in Southeast, Washington, DC.

The IAM National Pension Plan voluntarily elects to adopt a Rehabilitation Plan to maintain the long-term financial soundness of the plan.

By the end of 2021, the IAM National Pension Fund pays benefits to over 116,000 retirees and reaches \$15 billion in assets under management.

The IAM National 401(k) Fund has 30,905 participant accounts and \$743 million in assets under management.

The National IAM Benefit Trust Fund reaches over 200 contributing employers.

May 2022, the IAM National Pension Fund and IAM National 401(k) Fund transition to a new benefits administration platform, V3locity. In 2023, the National IAM Benefit Trust Fund will begin its transition to V3locity.

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To our former trustees and their contribution to the
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Magazine Disclaimer

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Setting Sail

AN EARLY START: RYEN'S STORY

Ryen, a high school graduate who recently completed his apprenticeship with a leading engineering company, is now a full-time machinist eligible to receive retirement benefits that his union, the International Association of Machinists and Aerospace Workers, and employer have negotiated especially for machinists like him under a collective bargaining agreement ("CBA"). The CBA includes benefits options available under the IAM National Pension Fund and the IAM National 401(k) Fund. With Ryen just starting on his retirement journey, understanding the benefit options available under each of the Funds allows him to set his retirement savings goals early and watch them grow over the course of his career.

Both the Pension Fund and the 401(k) Fund allow for money to be set aside for retirement on a tax-advantaged basis, meaning that contributions and earnings to these Funds are allowed to grow tax-free until they are withdrawn, as governed by federal regulations. The Pension Fund is a multiemployer defined benefit plan funded entirely by employer contributions negotiated under a CBA, plus investment income. Ryen is not allowed to make any contributions to the Pension Fund and is not responsible for making any decisions about how those employer contributions are invested. As a participant in the Pension Fund, once Ryen meets the requirements for a pension, when he retires, he will be eligible to receive a retirement benefit, typically paid monthly. By contrast, the 401(k) Fund is a multiemployer defined contribution plan funded by both employer and employee contributions. Ryen may elect to have contributions deducted from his paycheck on a pre-tax and after-tax basis, as well as

choose where those contributions are invested from among several investment options the 401(k) Fund makes available. Along with Social Security and personal savings—such as through the 401(k) Fund—the Pension Fund offers Ryen a valuable retirement income source for years to come.

**62% of Americans
age 18-29 have some
retirement savings, but
only 28% feel on track
for retirement.**

<https://www.federalreserve.gov/>

**70% of Millennials are
stressed and anxious
about saving for
retirement.**

<https://www.annuity.org/>

SHIFTING DIRECTION: DEBRA'S STORY



Like many “Gen Xers”, Debra, a 45-year-old aviation journeyman, has been steadily striving to achieve financial security. While Debra has remained gainfully employed over the years, the burst of the dot.com bubble and the Great Recession in the early 2000s resulted in periods of lagging salary increases and limited opportunities for promotion. A participant in the IAM National Pension Fund, Debra is looking forward to collecting a retirement benefit after 25 years of service but knows that her monthly benefit will not be enough for her to maintain her current standard of living in retirement. With mounting student loans and credit card debt, plus saving for a daughter off to college in a year, Debra is searching for a way to continue to meet her current living expenses without sacrificing her retirement savings goals. With 20 years or more to go, now is the perfect time for Debra to make slight adjustments to her retirement savings plan to ensure her personal savings goals keep pace throughout her retirement journey.

The IAM National 401(k) Fund is a valuable personal savings tool that can be used as a primary retirement savings vehicle or as a supplement to a retirement benefit under the Pension Fund. Debra may elect to have a percentage of her compensation automatically deducted from her paycheck and contributed to the 401(k) Fund before federal income taxes are withheld. We think of these automatic deductions

“I WANT
TO SAVE
MORE FOR A
COMFORTABLE
RETIREMENT.”

as paying your future self, first! Making pre-tax contributions to the 401(k) Fund could lower Debra’s taxable income and allow her to take advantage of compounding interest. Generally, “compound interest” allows your retirement savings to grow faster because, for each year that your contributions are invested in the 401(k) Fund, you can earn additional interest on any interest earned in the previous year. As a result, the interest continues to compound each year. If Debra elects to have a percentage of her pay automatically deducted and deferred into the 401(k) Fund today and continues to make small percentage increases annually, her investment elections* plus compounding interest, subject to earnings and losses, over the next 20 years could allow Debra to comfortably save tens of thousands of dollars more toward her retirement savings goals without significantly impacting her current quality of life.

*Past performance is no guarantee of future results.



The savings goal for a comfortable retirement increased by 10% in 2021 to \$1.04 million.

<https://www.annuity.org/>

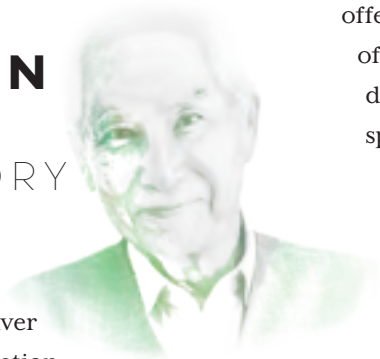
In 2021, only 45% of non-retirees between the ages of 45-59 believed their retirement savings were on track.

<https://www.federalreserve.gov/>



WEALTH IN HEALTH: AMAR'S STORY

After 28 years as a bus driver for a national transportation company, last year Amar was diagnosed with a rare debilitating illness. His extensive treatment program requires him to take daily prescription medications most of which are covered by the National IAM Benefit Trust Fund's prescription drug program with



CVS Caremark. However, Amar also requires certain specialty treatments that cost him over \$800 per month out-of-pocket for his physician to administer. Looking forward to retirement in just a few short years, Amar is concerned that the cost to maintain his specialized treatments will deplete his savings and he will be forced to delay his retirement. The addition of the PrudentRx specialty medication copay program to the Benefit Trust Fund offerings could help Amar reduce his out-of-pocket costs for specialty medications drastically and allow him to continue full speed ahead on his retirement journey.

*"THE COST OF
MY SPECIALTY
MEDICATIONS
IS DEPLETING
MY SAVINGS AND
THREATENING MY
RETIREMENT."*



In 2021, 20% of adults had unexpected medical expenses, averaging between \$1,000 and \$1,900, in the prior 12 months.

While 15% of adults incurred debt from their own medical care or the care of a family member.

<https://www.federalreserve.gov/>

PrudentRx is integrated with CVS specialty pharmacies and is designed to simplify the often-complex process of accessing and utilizing specialty medication while reducing or eliminating the out-of-pocket costs for these medications. Because Amar's specialty treatments are included on PrudentRx's approved drug list, he was automatically enrolled in the program. A PrudentRx representative worked with Amar and his drug manufacturers to provide copay assistance and reduce Amar's out-of-pocket cost for specialty treatments from over \$800 a month to \$0. In its first few months of availability, the PrudentRx program saved Benefit Trust Fund participants over \$24,000 in out-of-pocket costs. With the cost of his specialty treatments now fully covered under the Benefit Trust Fund's PrudentRx program, Amar no longer worries about his health issues throwing his retirement journey off track.

NAVIGATING THE WAY



PREVENTIVE CARE:

KEEPING YOUR HEALTH AFLOAT

According to a 2019 survey conducted by the Employee Benefit Research Institute, health problems forced 4 out of 10 people to retire earlier than planned. Focusing on your physical as well as financial health along your journey to retirement is an integrated approach to wellness. Understanding the importance of preventive care within this integrated approach to wellness can reduce the risk of disease, disability, and premature death.

Each year, millions of people in the United States do not receive recommended preventive care for themselves and their families because of the cost of care and a lack of awareness, among other reasons. The goal of preventive care is to help you stay healthy and reduce the likelihood of an unexpected health emergency through regular screenings, check-ups, and vaccinations. The U.S. Department of Health and Human Services focuses its “Healthy People 2030” campaign on increasing the availability and use of preventive care for people of all ages. The National IAM Benefit Trust Fund makes preventive care services like annual physicals, dental cleanings, flu shots, and screenings for high blood pressure or high cholesterol available to participants at a low to no cost.

Visit <https://health.gov/healthypeople> for more information on the Healthy People 2030 campaign.



According to the U.S. Bureau of Labor Statistics, union workers were more likely to have healthcare benefits than non-union workers. In 2019, 95% of civilian union workers had access to employer-provided healthcare and 84% participated in an employer-sponsored healthcare plan.



To search for a preventive care service provider scan here.

In comparison, 68% of non-union workers had access to employer-provided healthcare and 54% participated in their employer's healthcare plan.

<https://www.bls.gov/>

STAYING THE CHARTED COURSE:

A RETIREMENT READINESS ROUTINE MAINTENANCE PLAN

Protecting and preserving your hard-earned retirement savings for when you need them requires an ongoing commitment to regular maintenance and care. Once you have charted your unique path to financial freedom in retirement, selecting waypoints along the journey, like checking your financial statements often and keeping your survivor and beneficiary information up to date, can help you stay the course, or adjust, to ensure your journey to retirement is as smooth as possible. You need a retirement readiness routine maintenance plan!

CHECK-IN FOR CHECK-UPS

The IAM National Benefit Funds Office, and the service providers that we work with, make available valuable tools, resources, and information to support your retirement savings goals. Checking your account statements and transaction details at least annually can not only help you identify unusual activity on your account but also ensures that you are regularly reviewing and updating important account information on file with the Benefit Funds Office (or a service provider that we work with).

Making plans for how your retirement savings will be managed should something happen to you is a difficult but critical part of your retirement readiness maintenance routine. Retirement readiness includes identifying how you



would like your retirement savings managed should you become temporarily or permanently incapacitated, as well as after you pass away.

Providing the Benefit Funds Office with a copy of your fully executed power of attorney (or other legal document authorizing another person to make specific legal and financial decisions on your behalf) helps us to know who has permission to act for you if you become unable to make decisions for yourself while you are alive. While naming your beneficiary or beneficiaries is a straightforward process that

tells us and your loved ones how you would like your retirement savings distributed once you are no longer living. Notifying the Benefit Funds Office immediately of any changes to your address, marital status, or other life events will help us distribute any benefits you or your survivors and beneficiaries are entitled to quickly and accurately. Please keep in mind that your account and beneficiary information is maintained separately, and must be updated separately, for each of the Funds.

PICK A TIME & REMIND

Most employees use their annual benefit open enrollment season to make updates to benefit elections and report life-changing events like marriage (or divorce) and childbirth (or adoption) with their employers. This is also a perfect time to verify important account information the Benefit Funds Office uses,

"SETTING A
REMINDER
COULD HELP
YOU ESTABLISH
AND MAINTAIN
A RETIREMENT
READINESS
ROUTINE
MAINTENANCE
PLAN."



such as your mailing address, phone number, and email address, to keep you informed of changes to the benefits or services we make available. If you do not participate in an annual open enrollment period, setting a reminder to check your retirement health and readiness at the same time you schedule your annual wellness exams, or every quarter when you receive other financial statements, could help you establish and maintain a retirement readiness routine maintenance plan. Pull out your calendar, pick a date, and set a reminder to complete retirement readiness checkups on a recurring schedule that fits your needs.

Your retirement readiness routine maintenance plan, like your retirement journey, is unique to you! Document how you want your retirement savings managed when you are no longer able to make decisions for yourself; save copies of your elections in a safe place for future reference and keep your account information up to date, especially with the Benefit Funds Office, so that you worry less and enjoy retirement more! ☺

BRIDGING THE GAP TO RETIREMENT INCOME SECURITY

Between 2016 and 2020, Americans age 65 and older spent an average of \$4,066 per month on household expenses. With increasing cost of living expenses, many retirees and their families experience an income gap after transitioning out of the workforce and into retirement. For decades, Americans have referred to the “three-legged stool” — Social Security, employer-sponsored pension plans, and personal savings — as the model for financial security in retirement. With fewer employers offering pension plans and uncertainty around the long-term availability of Social Security, today, there is a greater emphasis on personal savings to sustain retirees through their retirement years. Articles on the tax advantages of using a defined contribution plan, like the IAM National 401(k) Fund, to save more the closer you get to retirement are available from reliable industry sources, including the Internal Revenue Service. To encourage sav-

ing more for retirement, especially as you get closer to retirement age, the IRS allows participants age 50 or over to defer thousands of dollars more than the annual IRS elective deferral limits in place for that year. These types of contributions are commonly referred to as “Age 50 Catch-Up” contributions.

For additional information on the catch-up contributions and the limits the IRS places on the dollar amounts contributed to retirement plans like the IAM National 401(k) Fund, scan here.



SEARCHING FOR

BEYOND RETIREMENT: BENEFITS FOR YOUR SURVIVORS

Discussing the financial security of your loved ones after you pass away can be difficult and complicated. The IAM National Pension Fund has both standard and optional benefit payment options to choose from when you are ready to retire which provide continued financial support for your loved ones after you pass away. The benefit payment options available to you, your survivors, and beneficiaries vary based on factors such as your marital status, whether you were retired and receiving a benefit from the Pension Fund at the time of your death, as well as other factors. For example, married participants typically receive a 50% Joint and Survivor annuity which pays a reduced monthly benefit to you so that when you

pass away, your spouse continues to receive 50% of that reduced benefit. Or you can elect a higher benefit payment for your surviving spouse, such as a 75% or 100% Joint and Survivor Annuity which work the same as a 50% Joint and Survivor annuity, but your benefit payment is reduced by a greater amount to provide a higher survivor benefit to your spouse. If you pass away after April 16, 2019, and prior to starting to receive your benefit, your qualified spouse will receive the 100% Joint and Survivor Annuity. For participants who are not married, depending on the option you elect and when you retire, there may be a benefit payable to your beneficiary after you pass away. Regardless of your marital status, you should immediately notify the Benefit Funds Office of any life events, such as a change of address, marriage, or divorce.

You may not be allowed to change your benefit payment elections after retirement, so considering the options available to you with your survivors, beneficiaries, and financial or legal advisor in advance can help you make informed

decisions when you retire. Keeping your information up to date with the Benefit Funds Office, and your financial documents organized, and readily available to those who will act on your behalf after your passing can ease your transition into retirement and beyond.

SPOTLIGHT:

Remember your account and beneficiary information is maintained separately, and must be updated separately, for each of the Funds.



A LIGHTHOUSE



SAFEGUARDING YOUR PERSONAL ASSETS:

CYBERSECURITY & YOU

In 2021, seniors age 60 and over lost \$1.7 billion as victims of cybercrime, a 74% increase in losses from the year before.¹ Recognizing that many seniors own mobile devices, surf the internet, and engage on social media platforms but may not be “tech-savvy,” cybercriminals have intensified internet crime and fraud toward seniors by 400% over the past five years. With so many new smart technologies, applications, and software designed to make our lives easier, understanding how your personal information is being used and where it’s being stored can be confusing. Precautionary measures like becoming familiar with common

scams used by cybercriminals and choosing unique passwords combined with multifactor authentication, are the first steps to safeguarding your private information from cyber predators.

YES, IT COULD BE YOU

Anyone can become a victim of cybercrime at any time! Most people, including seniors, underestimate how vulnerable they are to a cyberattack, or the extent of the damage scammers can inflict on our personal lives and finances once they have access to our private information. Cybercriminals use targeted tactics like social engineering and phishing to gain and then exploit the trust of their victims. It is important to understand that these types of scams exist, and how they can be used to steal your personal information and commit identity theft.

“Social engineering” involves telling lies or intentionally misrepresenting information to persuade

*“IN 2021, SENIORS
AGE 60 AND OVER
LOST \$1.7 BILLION
AS VICTIMS OF
CYBERCRIME.”*

someone to share confidential or private information with a cyber thief. Through social media sites and dating apps, cybercriminals can conduct elaborate “romance scams” designed to capitalize on the desire some seniors have for companionship. Another common tactic called “phishing” uses an email or text, from a source that appears to be a trusted contact to give a victim a false sense of security. The email or text typically includes a link or attachment that, once clicked or opened, gives the cybercriminal the ability to infect your device with malicious software and steal your personal information.

¹FBI: Elder Fraud Report https://www.ic3.gov/Media/PDF/AnnualReport/2021_IC3ElderFraudReport.pdf.

SEARCHING FOR A LIGHTHOUSE

WHAT CAN YOU DO? Take your time and proceed with caution when meeting new people online. If you feel pressure to share personal or financial information with someone you have just met, do not be afraid to take a step back and speak with a trusted family member, friend, or advisor about your concerns. Review the source of emails and texts closely before opening them to make sure that you are receiving a message from a contact that you recognize or can independently verify. Avoid opening links or attachments from suspicious or unknown sources; rather consider deleting the email or text and blocking the sender from contacting you further.

MORE THAN JUST A PASSWORD

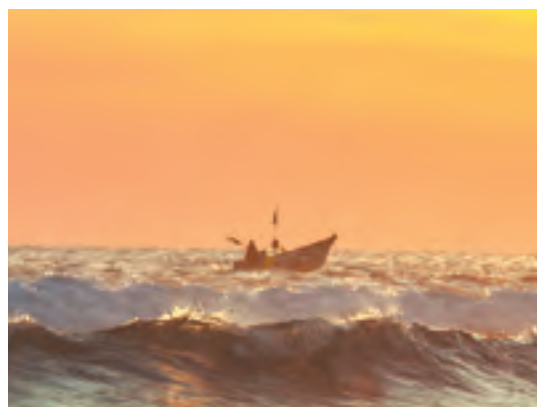
We've all been warned of the importance of password safety, and we've learned to use lengthy passwords containing letters, numbers, and symbols, and to use a unique password for each account to avoid giving a cyber thief control over not just one but possibly all of our accounts. These are just the first steps to optimizing your password protection. Most financial institutions now require you to enable multifactor authentication, which as the name suggests, uses more than one method or device to verify your identity. For example, when you attempt to log into your bank's website with your username and password, your bank may call, text, or email a code to the phone number or email address they have on file for you to confirm that it is you who is accessing your account.

According to Microsoft's October 2021 Digital Defense Report, 98% of hacking attempts can be prevented using basic security measures,

including multifactor authentication.² Where available, consider enabling multifactor authentication when accessing any of your financial information, especially your retirement accounts, and keep your mobile phone number and email address used to verify your identity up to date with each of your financial institutions, including the IAM National Benefit Funds Office. ☺


TOP FIVE RISKS ROCKING THE BOAT TO RETIREMENT READINESS

Retirees face numerous challenges when preparing for retirement. A brief recently released by the Center for Retirement Research at Boston College³ outlined the financial risks retirees face in retirement and how retirees view these risks when planning for retirement.



² Microsoft Corporation. (2021). *Microsoft Digital Defense Report* (October 2021) from <https://query.prod.cms.rt.microsoft.com/cms/api/am/binary/RWMFli#page=121>.

³ Wenliang Hou. (2022, July). *How Well Do Retirees Assess the Risks They Face in Retirement?* (Issue Brief No. 22-10). Center for Retirement Research at Boston College.

- 
- 1 LONGEVITY RISK:**
The risk that a retiree will outlive their retirement savings.
 - 2 MARKET RISK:**
For those retirees saving through a 401(k) or other investment vehicles, the risk that investment losses or market volatility will negatively impact their retirement savings.
 - 3 HEALTH RISK:**
The risk that a retiree will have unexpected medical or long-term care needs and insufficient retirement savings to cover out-of-pocket expenses.
 - 4 FAMILY RISK:**
The risk that a retiree may experience a divorce, death of a spouse, or take on an unforeseen financial burden of an adult child or family member.
 - 5 POLICY RISK:**
The risk that a retiree's retirement benefit, like Social Security, will be reduced or eliminated.

The IAM National Benefit Funds offer benefit options to help address these risks, such as supplementing a retirement benefit under the IAM National Pension Plan by starting or increasing contributions to the IAM National 401(k) Plan or exploring \$0 cost preventive care services through the National IAM Benefit Trust Fund.



Discovering New Land



FREEDOM & FUN: CURRENT TRENDS FOR AGE 50-PLUS

TOP 10 BEST PLACES IN THE U.S. TO RETIRE

FLORIDA

VIRGINIA

COLORADO

DELAWARE

MINNESOTA

NORTH DAKOTA

MONTANA

UTAH

ARIZONA

(TIED FOR 9TH)

NEW HAMPSHIRE

(TIED FOR 9TH)

IDAHO

"ONE-FOURTH OF AMERICANS AGE 65 OR OLDER LIVE IN ONE OF THREE STATES: CALIFORNIA, FLORIDA AND TEXAS."

WWW.PR.GOV

TOP 10 BEST PLACES IN THE WORLD TO RETIRE

PANAMA
COSTA RICA
MEXICO
PORTUGAL
COLOMBIA
ECUADOR
FRANCE
MALTA
SPAIN
URUGUAY

POPULAR RETIREMENT ACTIVITIES



FOR WOMEN

Meditation & Yoga
Dancing
Painting & Crafting
Journaling
Learning a new language

"ON AVERAGE, SENIORS AGE 75 AND OVER SPEND OVER 7 HOURS A DAY ENGAGED IN LEISURE AND SPORTS."

WWW.BLS.GOV

FOR COUPLES

Traveling
Nature Hikes
Cooking Classes
Gardening
Golf & Pickleball

FOR MEN

Cycling & Fishing
Starting a collection — coins, baseball cards, stamps
Woodworking
Computer programming
Classic Car Restoration



NATIONAL SOCIAL CLUBS FOR SENIORS

AmeriCorps Seniors
<https://americorps.gov/serve/americorps-seniors>

AARP
<https://www.aarp.org/>

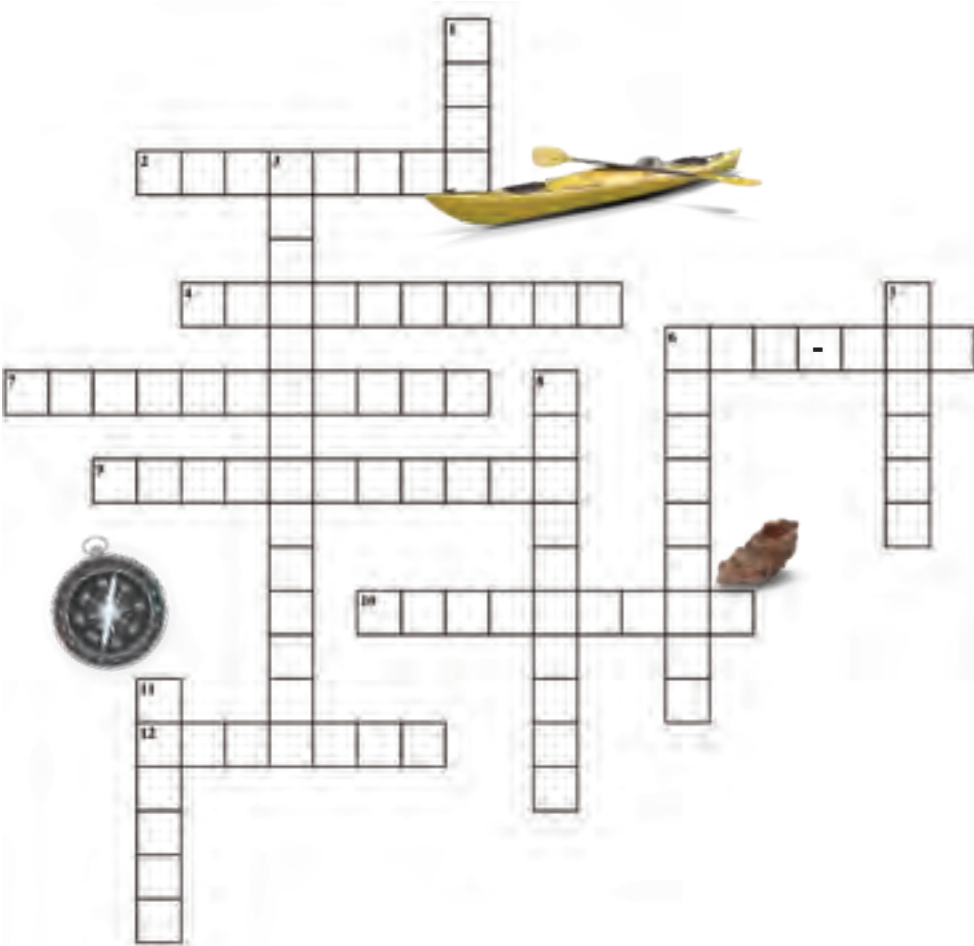
Audubon Society
<https://www.audubon.org/>

The Red Hat Society
<https://redhatsociety.montonton.com/site>

National Senior Games
<https://nsga.com/>

Silver Sneakers
<https://tools.silversneakers.com/>

RETIREMENT RECAP CROSSWORD PUZZLE



Down:

- 1) The IAM National ____ Fund is a multi-employer defined contribution plan funded by both employer and employee contributions.
- 3) Another term for hackers who use targeted tactics like romance scams and phishing emails to steal your private information.
- 5) This country is a top international retirement location and home to a well-known canal.
- 6) A specialty medication copay program that helps reduce out-of-pocket costs for specialty medications and treatments.
- 8) Keeping your account information up to date with the Benefit Funds Office is a part of a ____ readiness routine maintenance plan.
- 11) A qualifying surviving ____ may receive a reduced monthly retirement benefit for the remainder of his or her life after you pass away.

Across:

- 2) An employee may elect to have his or her contributions deducted from the ____ they receive from their employer.
- 4) The goal of ____ care is to help you stay healthy and reduce the likelihood of an unexpected health emergency.
- 6) Contributions to the IAM National 401(k) Fund can be made on both a ____ and after-tax basis.
- 7) A person or persons you designate to receive a distribution from your retirement account when you pass away.
- 9) By the end of 2021, the IAM National 401(k) Fund had 30,905 ____ accounts.
- 10) The risk that a retiree will outlive their retirement savings.
- 12) The IAM National ____ Fund is one of the largest multiemployer defined benefit plans in the country!

Answers: 1) 401k 2) Paycheck 3) Cybercriminals 4) Preventive 5) Panama 6) Pre-tax 7) Beneficiary 8) Retirement 9) Participant 10) Longevity 11) Spouse 12) Pension

IMPORTANT LINKS

Participant Self Service Portal (PSS)



IAM National Pension Fund Website



National IAM Benefit Trust Fund Website



IAM National 401(k) Fund Website





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