

U.A. LOCAL 125 RETIREMENT SAVINGS FUND

Eastern Iowa Fringe Benefit Funds

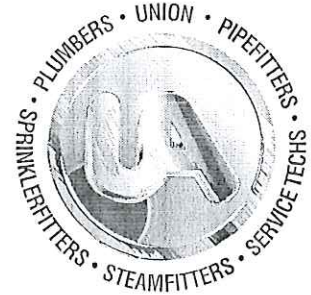
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IMPORTANT INFORMATION FOR YOU AND YOUR SPOUSE Regarding your Local Pension Fund

Dear Brothers and Sisters,

The Trustees of the UA Local 125 Retirement Savings Fund invite you and your Spouse to attend an interesting investment education meeting. The presentation will be held at the time and place indicated below:

Wednesday, March 30, 2016 at 6:00 pm

Clarion Hotel and Convention Center

525 33rd Avenue S.W.

Cedar Rapids, IA 52404

Please note that no Union business will be conducted at this meeting

***A SPECIAL MEETING REGARDING THE HEALTH & WELFARE PLAN WILL TAKE PLACE
IMMEDIATELY FOLLOWING, PLEASE SEE SPECIAL NOTICE ENCLOSED***

The purpose of this meeting is to provide you with the information you need to understand the investment options in your Local Retirement Fund. Even if you already participate in the self-directed feature of the plan, this informative session will help you to better understand each of the investment options. You will also learn how to get additional information from John Hancock Retirement Plan Services, LLC ("John Hancock") via telephone and the Internet.

The following topics will be covered in the presentation:

- Investment Option Review - a closer look at each of the investment funds
- Your investment selection - determining what combination of investments is right for you
- Benefits Complete® - an explanation of the member services available through John Hancock

If you currently do not participate in the self-directed feature of the plan, **this may be your only opportunity this year** to meet the education requirement established by the Trustees to self-direct your account. Should you have any questions regarding your account please contact John Hancock Retirement Plan Services, LLC ("John Hancock") by visiting www.mylife.jhrps.com or toll-free at 1-800-294-3575.

Sincerely,

BOARD OF TRUSTEES

UA Local 125 Retirement Savings Fund