



# UFCW LOCAL ONE

## Investing for Retirement...



If you're like many employees today, you lead a busy life. Between work, family, friends and outside interests, you may

think about retirement rarely, if at all. Still, you probably want and expect to retire someday. But where will the money come from? And will you have enough money to really enjoy your retirement years?

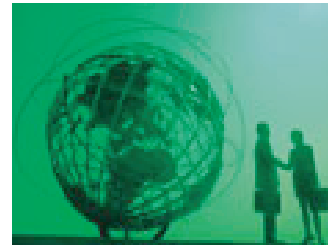
We are excited to offer this benefit available to you through your Union contract, the UFCW Local One 401K Savings Plan.

A 401K Plan is a retirement savings plan that allows employees to make contributions on a pre-tax basis. This means that the employee contributions that you pay to the Fund are taken out of your wages before you pay federal income tax and most state and local taxes.

# 401 (k) Savings Plan

Unified Trust Company serves as the Investment Trustee for the Plan. The Board of Trustees chose Unified Trust because it is a National Trust Company and can offer more options to help you reach a successful retirement. The Plan offers the following options:

➤ **Investment Flexibility.**  
A large menu of investment choices selected by an independent fiduciary - United Trust - to help offer you the best investments.



➤ **Professional Managed Portfolios**  
You may either build your own portfolio from the individual mutual funds available or simply choose one of the Professionally Managed Portfolios to have it done for you.

➤ **Investment Assistance**  
The [www.unifiedtrust.com](http://www.unifiedtrust.com) website includes an easy-to-use tool for creating your own personal plan for retirement that includes specific assistance to help you decide.

## Invest More For Your Future

You may already have some assets that can serve as a financial base for your retirement. Your employer's plan gives you an additional opportunity to invest for your future. Take advantage of this change to put money aside in a tax-advantaged account while you are working. Your goal should be to accumulate a nest egg large enough to provide the income you will need to support your desired retirement lifestyle.

Most people receive retirement income from several sources, for example:

- Personal Savings and Investments**
- Social Security**
- Pensions Provided by Employers**
- Earnings from Continuing Work**

Did you know that Social Security currently provides less than half of the average american's retirement income. And, because pension plans are not as common as they once were, many employees will not qualify for any pension benefits at all. Therefore, building personal savings is critical to your future.

If you would like to participate in the UFCW Local One 401K Savings Plan, please call the Fund Office at 1-800-697-8329, Ext. 2582 for an enrollment packet.

