

# Welcome to The I.U.O.E. Local 25, Marine Division Annuity Plan

You may be eligible to participate in the Plan if you are employed by a Contributing Employer under a collective bargaining agreement or another agreement with the Trustees of the Plan. For more information, consult the Plan's [Summary Plan Description](#). The contributions negotiated on your behalf to be made to the Plan under the collective bargaining agreement between I.U.O.E. Local 25 and your Contributing Employer provide you with a valuable benefit for your retirement.

The Contributing Employers will make a contribution to the Plan based upon the collective bargaining agreement. You also have the ability to make deferrals in the Plan.

The Plan allows you to invest those contributions in a way that best fits your risk profile. Simply decide which investments are right for you and your retirement strategy and make your election.

Make sure you designate your beneficiary(ies) with the Fund Office.

## How to Log On

You will need to enter a User ID and password to gain access to your account at MillimanBenefits.com. You will need to enter a User ID and password to gain access to your account at MillimanBenefits.com. The first time you log on your User ID will be your Social Security Number. Your temporary password will be your date of birth, (MMYY). This temporary password is valid for 30 days after any deposit is made to your account. Once logged in you will be prompted to change your User ID and password.

For security reasons, we encourage you to create a Custom Login ID that includes both letters and numbers.

You can reach Milliman's Benefit Service Center, Monday - Friday between the hours of 8am - 8pm EST, toll free at 1-866-767-1212. You can also check on your account and use the extensive tools available on Milliman's website at MillimanBenefits.com.

## By accessing your account at MillimanBenefits.com, you can:

- Learn more about the retirement options available to you
- Analyze your retirement readiness with PlanAhead for Retirement
- Make investment changes
- Use the educational tools and calculators to help achieve your retirement dreams
- and much, much more!

## Milliman Mobile Benefits

This free app allows you access to your Plan information while on the go. From your mobile device, you can view your account balance, investments by fund, personal rate of return, available withdrawals and other information.

You can download the Milliman app in the App Store or Google Play.

