

United Mine Workers of America

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June 29, 2009

Dear Brothers and Sisters:

I am pleased to announce that the UMWA Cash Deferred Savings Plan of 1988 (CDSP) will soon transition its in-house record keeping functions to Prudential Retirement. At the same time, the CDSP will adopt a new lineup of mutual funds to serve as your investment vehicles. These changes will be effective October 1, 2009.

Plan participants will enjoy new and improved benefits including:

- **Daily Valuation**—participants will be able to monitor and track their account activity daily. Additionally, participant transactions such as enrollments, investment allocations, distributions, will be processed on a daily basis, according to the participant's direction.
- **24/7 Account Access and Planning Tools**—participants can access their plan accounts by internet or telephone anytime day or night. Please note that the current Funds' 800 telephone number (1-800-291-1425) for the Plan will remain the same.
- **Increased Number of Investment Options**—a number of low cost Vanguard Funds including Target Retirement Date funds.
- **Retirement Education and Resources**—important and timely topics such as asset allocation and the importance of saving for retirement will be addressed through education meetings, retirement plan newsletters, and the Plan's website.

You will soon receive more detailed information about this transition from the CDSP trustees and Prudential Retirement. We hope you will agree that these changes will prove to be beneficial for all CDSP participants.

In Solidarity,

Cecil E. Roberts

cc: Daniel J. Kane, International Secretary-Treasurer
International District Vice Presidents
At-Large International Vice Presidents
Regional Directors
Local Union Presidents
Local Union Recording Secretaries