Dear Plan Participant:

By choosing to participate in the UMWA Cash Deferred Savings Plan, and by making contributions to the Savings Plan through regular payroll deductions, you have already taken action to save for your retirement and to reduce your current Federal Income Taxes. Now, you may have an opportunity to make an additional contribution to the Plan and thus increase your savings.

If, at the end of this calendar year (December 31, 2014), you have not exhausted your personal or sick leave days, you may elect to have the pay in lieu of such leave at your regular classified straight time rate placed in the 401(k) Cash Deferred Savings Plan.

The decision is yours. If you elect to have pay in lieu of your personal or sick leave placed directly into your Savings Plan account, submit the application directly to your Employer within the time limits your Employer has established.

If you have any questions, please call the Funds’ Call Center number at 1-800-291-1425 (option 5) or Prudential Retirements directly at 1-877-778-2100.

Sincerely,

Alberto J. Enciso
Sr. Manager, CDSP & Budget

AJE:jc
UMWA Cash Deferred Savings Plan of 1988

Application to Contribute Pay
In Lieu of
Unused Personal or Sick Leave Days

Employee Information: Please print all information except your signature

Employee Name                      Social Security Number

Company Name                      Company Employee ID Number

Mine Name or Number                Local Union No:  District No:

Your Home Address                  Apt. No:

City                      State  Zip  Birth date  Home Telephone No:

Contribution Authorization

☐ I elect to have my unused personal or sick leave days as of December 31, 2014, converted into straight time pay and deposited into my UMWA Cash Deferred Savings Plan account. I understand that such contributions will be invested in accordance with my latest investment election.

Signature                      Date

*** Please Return This Form to Your Employer ***