## 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

		Social Security Number		
Company Name		Company Employee ID Number		
Mine Name or Number	Local	Union No:	District No:	
our Home Address			Apt. No:	
Dity	State Z	ip Birth date	Home Telephone No	
straight time pay and de	posited into my UMWA	Cash Deferred Saving		
understand that such co- election.	THIDUHOUS WIII DE ITIVES	ted in accordance with	Thy latest investment	