"Retirement Preparation"

Make Sure You Are Ready For Retirement

Personalized Investment Advice & Retirement Education

J.W. THOMPSON INVESTMENTS –

As your plan's dedicated provider of retirement plan education and personalized investment advice, John & Jay Thompson work directly with the members of Local 94 to help you understand how to make the most of your retirement savings.

Our services range from answering questions about your account, to performing a comprehensive investment analysis that answers the question **"What Funds Should I Be Invested In?"**

As a member of Local 94, you pay nothing out-of-pocket for any of these services. Through a pro-active partnership between Mercer your plan's service provider, and J.W. Thompson Investments, we bring you our retirement planning insight and industry expertise to help with your retirement savings goals.

John Wm. Thompson, CRC
Managing Partner and Chief Investment Officer
Mr. Thompson is a Certified Retirement Counselor and holds the following FINRA Securities Licenses:

FINRA Series 7 – General Securities Representative
FINRA Series 24 – General Securities Principal
FINRA Series 63 – Uniform Securities Agent
FINRA Series 65 – Registered Investment Advisor

Jay Thompson
Vice President Retirement Plans
Mr. Thompson holds the following FINRA Securities Licenses:

FINRA Series 7 – General Securities Representative
FINRA Series 63 – Uniform Securities Agent
FINRA Series 65 – Registered Investment Advisor

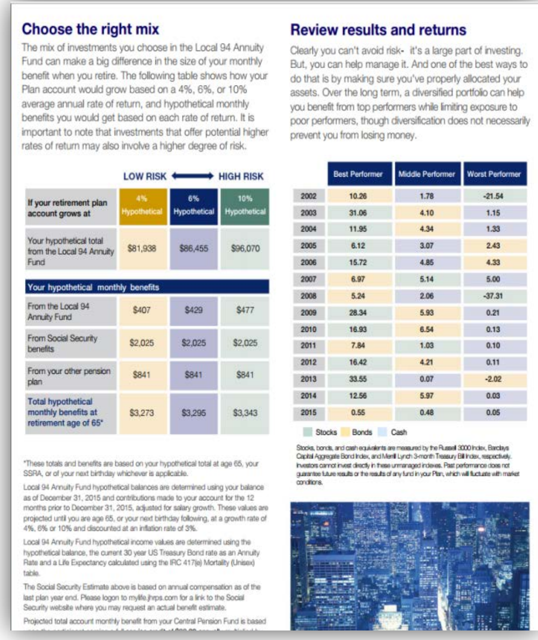
Personalized Retirement Advice

Detailed Investment Advice – How J.W. Thompson Investments Answers the Question …

"What Funds Should I Be Invested In?"

- J.W. Thompson Investments works directly with you to create a detailed investment "road map" that provides specific recommendations and personalized retirement advice. During the Investment Analysis stage, JWTI works with you to identify key financial components such as: "**Current versus Future Expenses and Income Needs**" "**Retirement Savings Outside of the Annuity Fund**", as well as "**Central Pension Projections**" and "**Social Security Benefits.**"

- Once complete JWTI provides participants with an Investment Analysis Report that details an explanation of investment reallocations necessary to achieve a specific target model. Additionally JWTI will preview participant action plans on an annual basis and provide feed back and adjustments should situations warrant.



Choose the right mix

The mix of investments you choose in the Local 94 Annuity Fund can make a big difference in the size of your monthly benefit when you retire. The following table shows how your Plan account would grow based on a 4%, 6%, or 10% average annual rate of return, and hypothetical monthly benefits you would get based on each rate of return. It is important to note that investments that offer potential higher rates of return may also involve a higher degree of risk.

LOW RISK ⟷ HIGH RISK

If your retirement plan account grows at	4% Hypothetical	6% Hypothetical	10% Hypothetical
Your hypothetical total from the Local 94 Annuity Fund	$81,938	$86,455	$96,070
Your hypothetical monthly benefits			
From the Local 94 Annuity Fund	$407	$429	$477
From Social Security benefits	$2,025	$2,025	$2,025
From your other pension plan	$841	$841	$841
Total hypothetical monthly benefits at retirement age of 65*	$3,273	$3,295	$3,343

*These totals and benefits are based on your hypothetical total at age 65, your SSRA, or of your next birthday whichever is applicable.

Local 94 Annuity Fund hypothetical balances are determined using your balance as of December 31, 2015 and contributions made to your account for the 12 months prior to December 31, 2015, adjusted for salary growth. These values are projected until you are age 65, or your next birthday following, at a growth rate of 4%, 6% or 10% and discounted at an inflation rate of 3%.

Local 94 Annuity Fund hypothetical income values are determined using the hypothetical balance, the current 30 year US Treasury Bond rate as an Annuity Rate and a Life Expectancy calculated using the IRC 417(e) Mortality (Unisex) table.

The Social Security Estimate above is based on annual compensation as of the last plan year end. Please logon to mylife.jhrps.com for a link to the Social Security website where you may request an actual benefit estimate.

Projected total account monthly benefit from your Central Pension Fund is based

Review results and returns

Clearly you can't avoid risk- it's a large part of investing. But, you can help manage it. And one of the best ways to do that is by making sure you've properly allocated your assets. Over the long term, a diversified portfolio can help you benefit from top performers while limiting exposure to poor performers, though diversification does not necessarily prevent you from losing money.

	Best Performer	Middle Performer	Worst Performer
2002	10.26	1.78	-21.54
2003	31.06	4.10	1.15
2004	11.95	4.34	1.33
2005	6.12	3.07	2.43
2006	15.72	4.85	4.33
2007	6.97	5.14	5.00
2008	5.24	2.06	-37.31
2009	28.34	5.93	0.21
2010	16.93	6.54	0.13
2011	7.84	1.03	0.10
2012	16.42	4.21	0.11
2013	33.55	0.07	-2.02
2014	12.56	5.97	0.03
2015	0.55	0.48	0.05

Stocks Bonds Cash

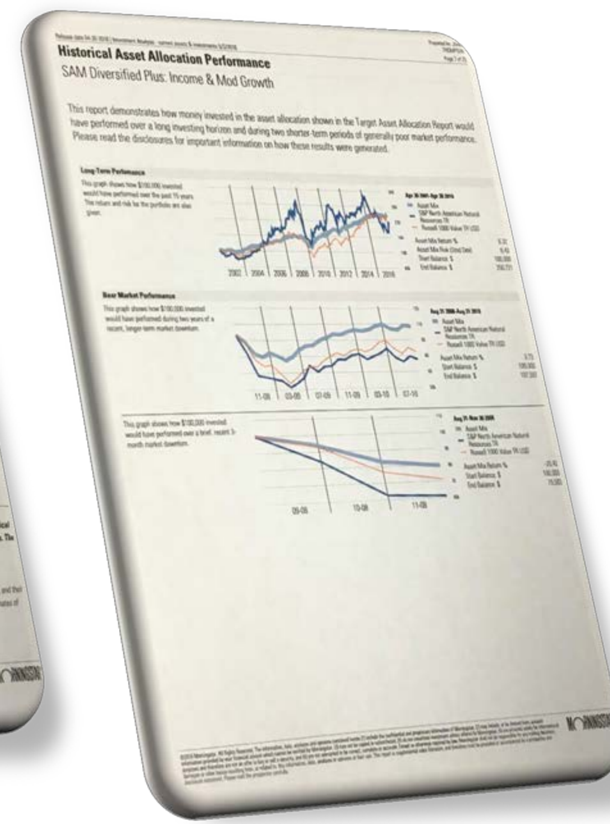
Stocks, bonds, and cash equivalents are measured by the Russell 3000 Index, Barclays Capital Aggregate Bond Index, and Merrill Lynch 3-month Treasury Bill Index, respectively. Investors cannot invest directly in these unmanaged indexes. Past performance does not guarantee future results or the results of any fund in your Plan, which will fluctuate with market conditions.

Local 94 Investment Analysis Report

Proposed Target Asset Allocation
(Action Plan)

Wealth Report Summary
(Probability of Goals)

Historical Asset Allocation Performance
(Current vs Proposed Strategy)



Your Financial Road Map to a Secure Retirement

If You Have Questions About Your Account - Or Would Like to Begin Your Personalized Investment Analysis

Contact J.W. Thompson Investments Today!

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Providence, Rhode Island 02906

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How to Start Your Personalized Investment Analysis

Contact JWTI to request your "Fact Finder" packet