“Retirement Preparation”

Make Sure You Are Ready For Retirement

INVESTMENT MANAGEMENT

J.W. THOMPSON

INVESTMENTS

RETIREMENT PLAN CONSULTING

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 John Hancock 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

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

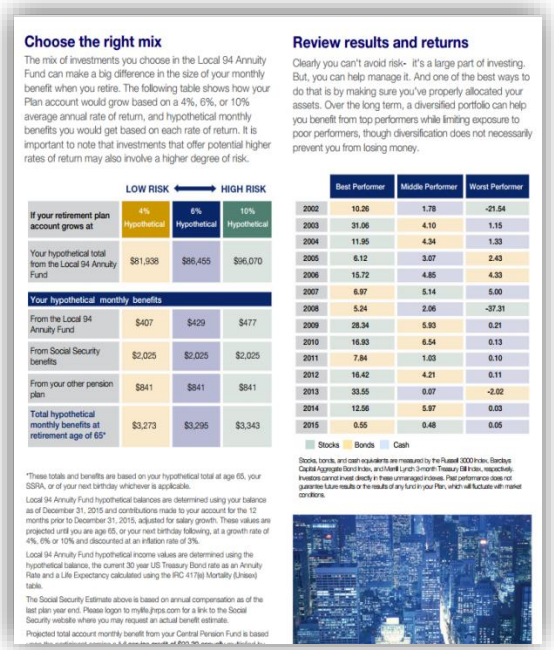
Personalized Retirement Advice

Detailed Investment Advice:

How J.W. Thompson Investments Answers the Question … "What Funds Should I Be Invested In?"

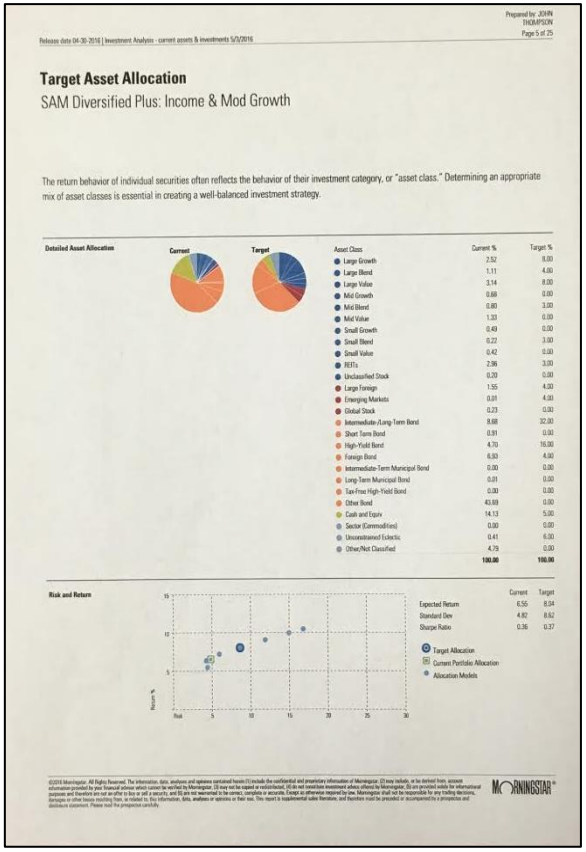
- J.W. Thompson Investments works directly with you to create a detailed investment "road map" that provides specific recommendations and personalized retirement advice. During the Investment Analysis stage, JWTI works with you to identify key financial components such as: "**Current versus Future Expenses 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.



Local 94 Investment Analysis Report

Proposed Target Asset Allocation
(Action Plan)



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Target Asset Allocation

SAM Diversified Plus: Income & Mod Growth

The return behavior of individual securities often reflects the behavior of their investment category, or "asset class." Determining an appropriate mix of asset classes is essential in creating a well-balanced investment strategy.

Detailed Asset Allocation

Current | Target

Asset Class	Current %	Target %
Large Growth	2.52	8.00
Large Blend	1.11	4.00
Large Value	3.14	8.00
Mid Growth	0.68	0.00
Mid Blend	0.80	3.00
Mid Value	1.33	0.00
Small Growth	0.49	0.00
Small Blend	0.22	3.00
Small Value	0.42	0.00
REITs	2.96	3.00
Unclassified Stock	0.20	0.00
Large Foreign	1.55	4.00
Emerging Markets	0.01	4.00
Global Stock	0.23	0.00
Intermediate-/Long-Term Bond	8.68	32.00
Short Term Bond	0.91	0.00
High-Yield Bond	4.70	16.00
Foreign Bond	6.93	4.00
Intermediate-Term Municipal Bond	0.00	0.00
Long-Term Municipal Bond	0.01	0.00
Tax-Free High-Yield Bond	0.00	0.00
Other Bond	40.69	0.00
Cash and Equiv	14.13	5.00
Sector (Commodities)	0.00	0.00
Unconstrained Eclectic	0.41	6.00
Other/Not Classified	4.79	0.00
	100.00	100.00

Risk and Return

	Current	Target
Expected Return	6.55	8.04
Standard Dev	4.82	8.62
Sharpe Ratio	0.36	0.37

Target Allocation
Current Portfolio Allocation
Allocation Models

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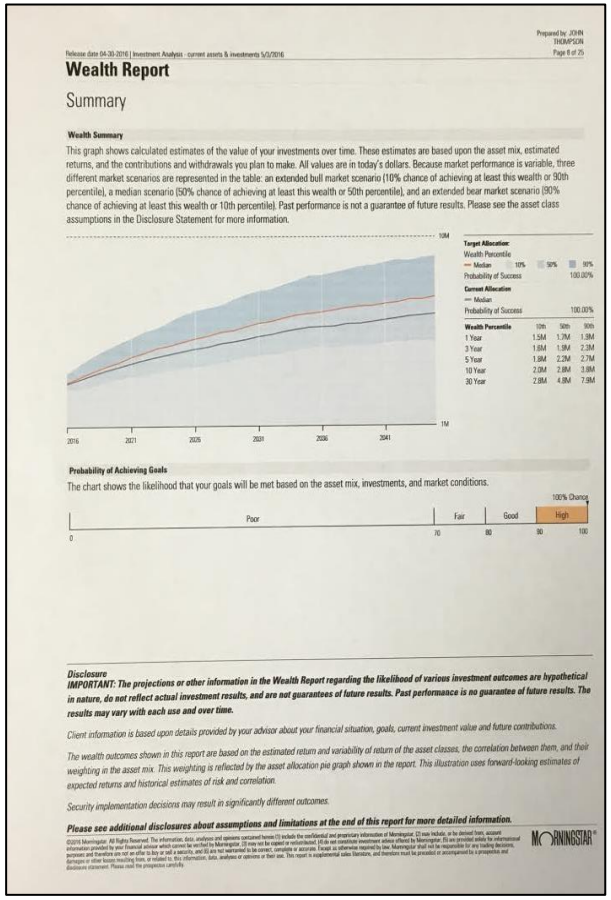
Wealth Report Summary
(Probability of Goals)



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Wealth Report

Summary

Wealth Summary

This graph shows calculated estimates of the value of your investments over time. These estimates are based upon the asset mix, estimated returns, and the contributions and withdrawals you plan to make. All values are in today's dollars. Because market performance is variable, three different market scenarios are represented in the table: an extended bull market scenario (10% chance of achieving at least this wealth or 90th percentile), a median scenario (50% chance of achieving at least this wealth or 50th percentile), and an extended bear market scenario (90% chance of achieving at least this wealth or 10th percentile). Past performance is not a guarantee of future results. Please see the asset class assumptions in the Disclosure Statement for more information.

10M
1M
2016 2021 2026 2031 2036 2041

Target Allocation:
Wealth Percentile
Median 10% 50% 90%
Probability of Success 100.00%

Current Allocation
Median
Probability of Success 100.00%

Wealth Percentile	10th	50th	90th
1 Year	1.5M	1.7M	1.9M
3 Year	1.8M	1.9M	2.3M
5 Year	1.9M	2.2M	2.7M
10 Year	2.0M	2.8M	3.8M
30 Year	2.8M	4.8M	7.9M

Probability of Achieving Goals

The chart shows the likelihood that your goals will be met based on the asset mix, investments, and market conditions.

100% Chance
Poor | Fair | Good | High
0 70 80 90 100

Disclosure

IMPORTANT: The projections or other information in the Wealth Report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Past performance is no guarantee of future results. The results may vary with each use and over time.

Client information is based upon details provided by your advisor about your financial situation, goals, current investment value and future contributions.

The wealth outcomes shown in this report are based on the estimated return and variability of return of the asset classes, the correlation between them, and their weighting in the asset mix. This weighting is reflected by the asset allocation pie graph shown in the report. This illustration uses forward-looking estimates of expected returns and historical estimates of risk and correlation.

Security implementation decisions may result in significantly different outcomes.

Please see additional disclosures about assumptions and limitations at the end of this report for more detailed information.

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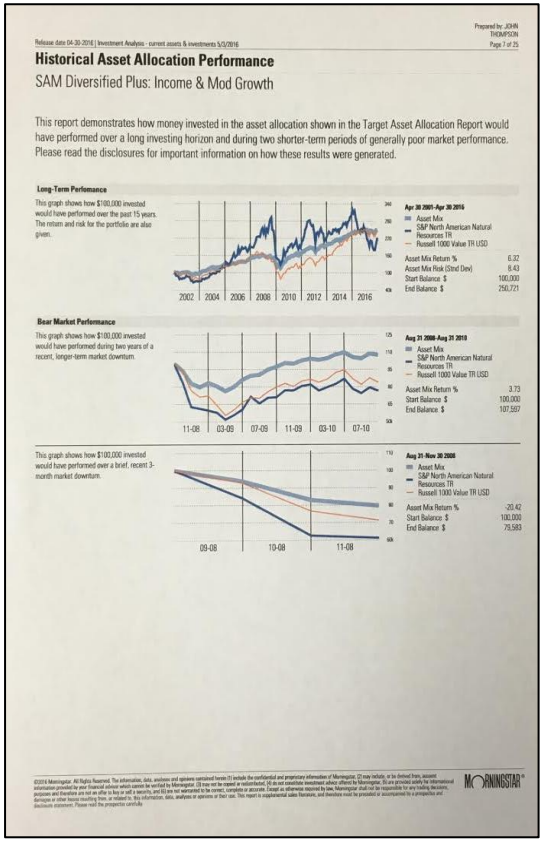
Asset Allocation Performance
(Current vs Proposed Strategy)



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Historical Asset Allocation Performance

SAM Diversified Plus: Income & Mod Growth

This report demonstrates how money invested in the asset allocation shown in the Target Asset Allocation Report would have performed over a long investing horizon and during two shorter-term periods of generally poor market performance. Please read the disclosures for important information on how these results were generated.

Long-Term Performance

This graph shows how $100,000 invested would have performed over the past 15 years. The return and risk for the portfolio are also given.

2002 2004 2006 2008 2010 2012 2014 2016

Apr 30 2001-Apr 30 2016
Asset Mix
S&P North American Natural Resources TR
Russell 1000 Value TR USD

Asset Mix Return %	6.32
Asset Mix Risk (Stnd Dev)	8.43
Start Balance $	100,000
End Balance $	250,721

Bear Market Performance

This graph shows how $100,000 invested would have performed during two years of a recent, longer-term market downturn.

11-08 03-09 07-09 11-09 03-10 07-10

Aug 31 2008-Aug 31 2010
Asset Mix
S&P North American Natural Resources TR
Russell 1000 Value TR USD

Asset Mix Return %	3.73
Start Balance $	100,000
End Balance $	107,557

This graph shows how $100,000 invested would have performed over a brief, recent 3-month market downturn.

09-08 10-08 11-08

Aug 31-Nov 30 2008
Asset Mix
S&P North American Natural Resources TR
Russell 1000 Value TR USD

Asset Mix Return %	-20.42
Start Balance $	100,000
End Balance $	79,583

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Retirement Distribution Options

Understanding Your Distribution Options:

At retirement there are various distribution options available to you through the Local 94 Annuity Fund.

J.W. Thompson Investments helps members understand these options and decide which option is best suited for the specific retirement income needs. Outlined below are the specific distribution options available to you through the plan as explained on the "Distribution Election Form".

- **Life-Time Annuity Payment** – The annuity option is available to members who are interested in a payment stream insured for their life in retirement. The annuity payment options available to you include Single and Joint Life benefit payouts. These products are intended for immediate retirement income and require advanced retirement planning to determine which option might be the most appropriate for your specific income needs. Please note that additional options such as death benefit payouts and period certain options can be incorporated into an annuity contract with the underwriter once this option is selected.

- **IRA Rollover –** This option allows you to transfer your Local 94 Annuity Fund to an Individual Retirement Account (IRA) where you can take a portion of your distribution as a cash payment and elect to have the remaining balance invested in stocks, bonds, mutual funds, or even life time annuity investments.

- **Personal Distribution** – This option allows you to take either a lump-sum cash distribution or "one time" partial cash distribution from the Fund. In this case you are required to pay the minimum 20% Federal Income Tax withholding and any state tax withholding, if required. There may also be an additional early withdrawal penalty of 10% if personal distributions are initiated prior to age 59 ½ .

- **Scheduled Systematic Distribution Payments** – This option is available in either monthly, quarterly, semi-annual or annual payments and allows you to have your benefit payed out over a period of 10, 15, 20, 25, or 30 years in total.

- **Annual Interest Payment** – This option allows you to have the interest or investment income earned during the prior year paid to you in an annual payment. In this case you will be required to adhere to the tax and penalty requirements as outlined under the personal distribution option.

Contact Information – JWTI

If You Have Questions About Your Account

Or Would Like to Begin Your Personalized Investment Analysis

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