“Retirement Preparation”
Make Sure You Are Ready For Retirement

INVESTMENT MANAGEMENT
J.W. THOMPSON
INVESTMENTS
RETIREMENT PLAN CONSULTING
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
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.
Proposed Target Asset Allocation

Wealth Report Summary

Asset Allocation Performance
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, or 20 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.
If You Have Questions About Your Account
Or Would Like to Begin Your Personalized Investment Analysis

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