

International Brotherhood of Electrical Workers



LOCAL UNION NO. 73
1616 N. WASHINGTON STREET
SPOKANE, WASHINGTON 99205-4790



Plan Name: National Electrical 401(k) Plan
Plan Number: 768040

Dear IBEW 73 Member,

Saving for retirement is one of the most important things you can do to provide for your financial future. That's why we are pleased to offer you an easy, convenient, and powerful way to help you prepare for a more secure retirement – the National Electrical 401(k) Plan (the NEFP), serviced by Prudential Retirement.

There is a two-step process for enrolling in the NEFP. The first step is to elect how much you want to contribute to the plan with each paycheck. This can be done by going to www.nefp.org and clicking on "Enroll in the plan" at the top of the page. A message box will come up and you will need to click the "Leave this Empower website" tab. And then click "Enrollment Form" at the top of the next page to complete the New Participant Enrollment Form. You will need to check "Weekly" and "% of Gross Wages", your options are, 5%, 7%, 10% or 13%. (only whole percentages permitted) Then proceed to confirmation page. Once your contribution election is complete, a confirmation page will be emailed to you. You must provide a copy of this confirmation to your Employer to have your contribution deductions begin.

After you have provided your Employer a copy of your enrollment confirmation, allow 2 weeks for processing. This will allow time for your account to be established at Prudential. Once your account is available you can then begin the second step of the process, making your investment elections. If no investment elections are made your funds will be invested in the plan's Qualified Default Investment Alternative (QDIA). It is very important to review all the information that has been sent to you by the NEFP 401k plan. Contact BeneSys directly with any questions about your enrollment process, 888-292-6406. And of course, please feel free to contact the Union Hall with any questions.

In Solidarity,

A handwritten signature in blue ink that reads "Ken D. Brown".

Ken D. Brown
Business Manager/Financial Secretary

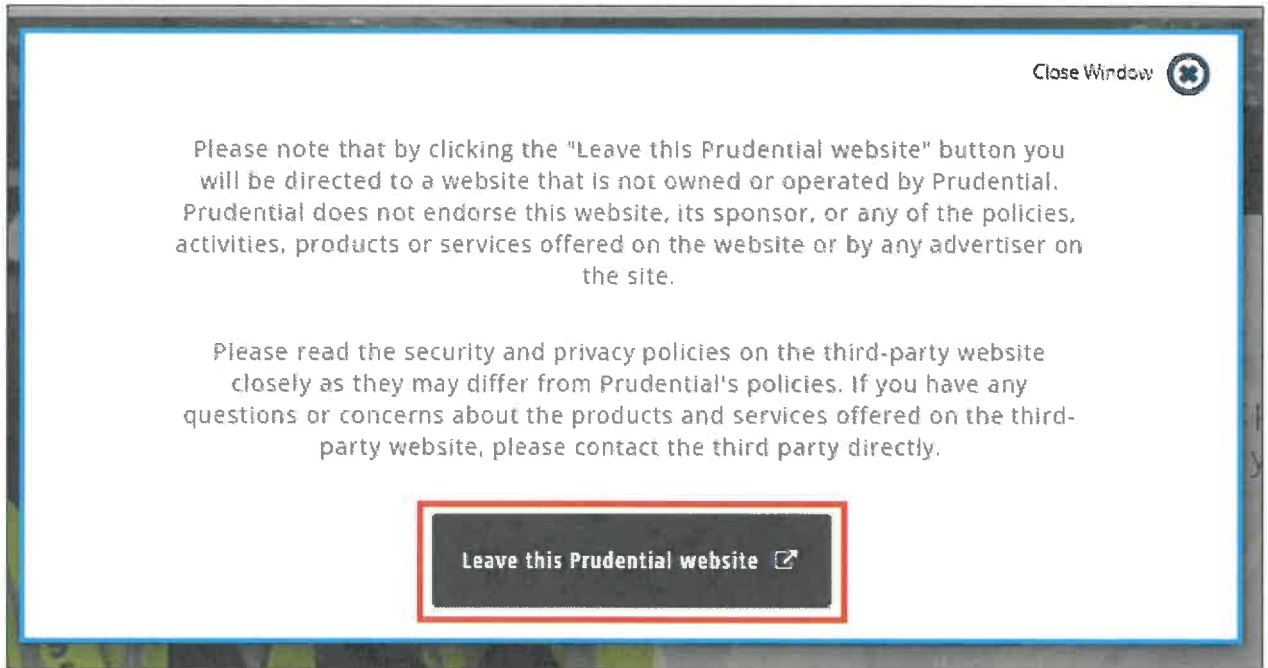
KB/kn

How to Electronically Enroll in the National Electrical 401(k) Plan (NEFP)

- Visit: <https://nefp.retirepru.com>
- Click on “Enroll in the Plan” in the upper-right corner of your screen.



- Click “Leave this Prudential website” in the pop-up on your screen.



- This will take you to the NEFP Enrollment Website.
- On this screen, click on the “Enrollment Form” menu option.



- Complete all fields in the New Participation Enrollment Form, then click Proceed to Confirmation Page.
- On the Confirmation Page, review all inputted information for accuracy, click the Confirm Box, type signature, and enter the Captcha Code, then hit Submit.
- You will receive a confirmation email from notifications@ourbenefitoffice.com. Submit the confirmation email to your employer so the employer can begin deferrals.



JOINT LABOR/MANAGEMENT COMMITTEE



For the Electrical Contracting Industry

INLAND EMPIRE CHAPTER
NATIONAL ELECTRICAL CONTRACTORS
ASSOCIATION
1715 North Atlantic
Spokane, Washington 99205

LOCAL UNION NO. 73
INTERNATIONAL BROTHERHOOD OF
ELECTRICAL WORKERS
1616 North Washington
Spokane, Washington 99205

MODIFICATIONS of AGREEMENT BETWEEN NECA AND IBEW

Eastern Division, Inland Empire NECA and IBEW Local #73 agree to the following changes to the Inside Wireman's Collective Bargaining Agreement ("CBA"):
(This Modification of Agreement replaces the prior Modification of Agreement of July 31st 2023)

1. In recognition of the parties agreement effective August 1, 2023 to discontinue the multiple retirement/wage options the parties agree to modify Article III, Section 3.7(b) NOTE: and allow the members to allocate to the retirement.
2. Effective the first full pay period in **July 2024**, Article 6.3(a) Money Purchase Plan will be changed as follows: "Each Employer agrees to pay **\$5.00** for each hour worked by all employees covered by this agreement to a legally constituted pension annuity (money purchase) plan, a jointly trusted pension trust created pursuant to Section 302(c) of the Labor Management Act".
3. Section 6.3 - Delete everything after Note:
4. Add the following new Section 6.3(b)

"Jointly trusted National 401k Plan with the following provisions. May set contribution rate to zero at the end of the pay period. The contribution rate is fixed at five percent (5%), seven percent (7%), ten percent (10%), or thirteen percent (13%) of gross wages."
Note: Employees may activate their initial enrollment in the NEFP-401k plan at any time. Employees may also change their allocation rate to zero at any time at the end of the pay period. However, employees may otherwise only change their allocation rates upon dispatch to the employer and during the established open enrollment periods of: the two weeks before January 1st and the two weeks before July 1st of each year. (Apprentices may participate in the NEFP 401k Plan, however only at a single rate of five percent 5%).
5. The union does not consider monies deferred by employees to the NEFP-401k plan as gross payroll in regard to the employer's calculation of union dues.

Executed this 1st day of June 2024

Christian Chally
Eastern Division
Inland Empire Chapter of
National Electrical Contractors Association

Ken D. Brown
International Brotherhood
of Electrical Workers
IBEW Local #73