

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.

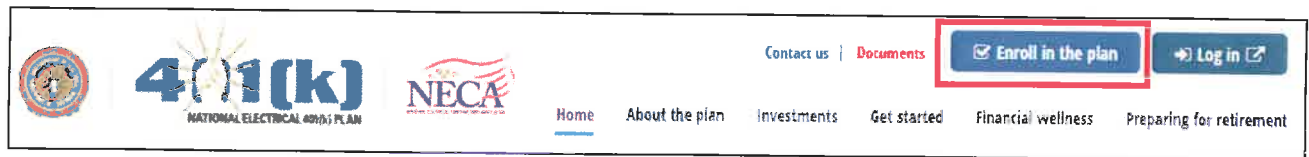
In Solidarity,

Ken D. Brown
Business Manager/Financial Secretary

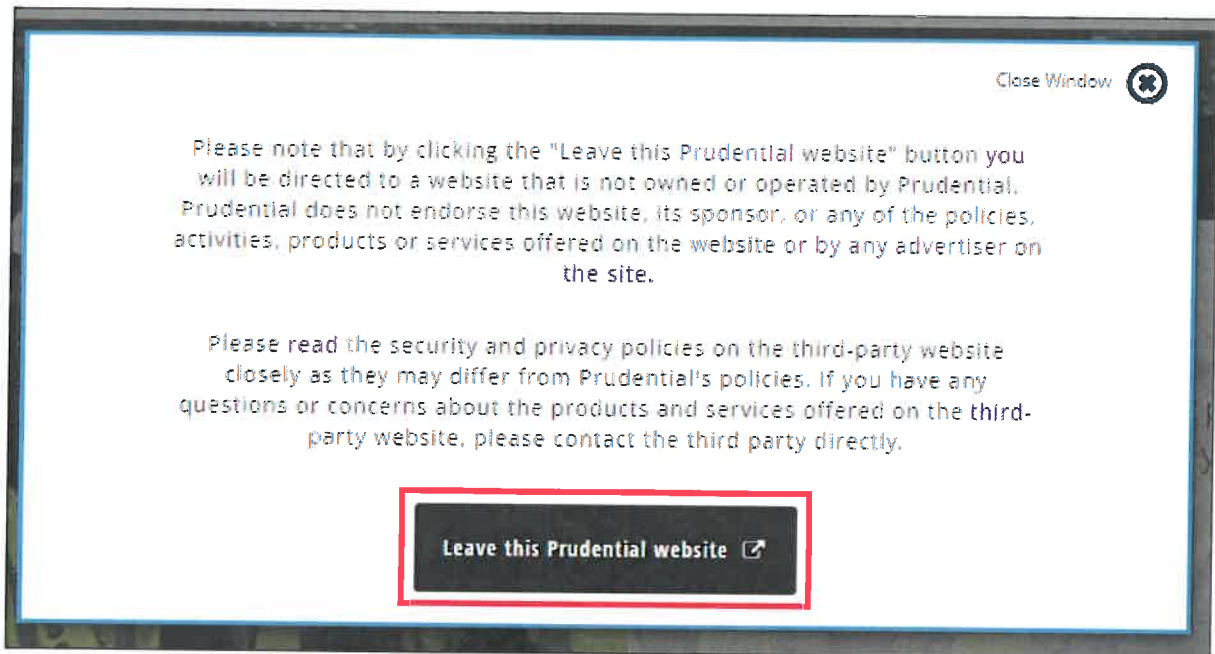
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How to Electronically Enroll in the National Electrical 401(k) Plan (NEFP)

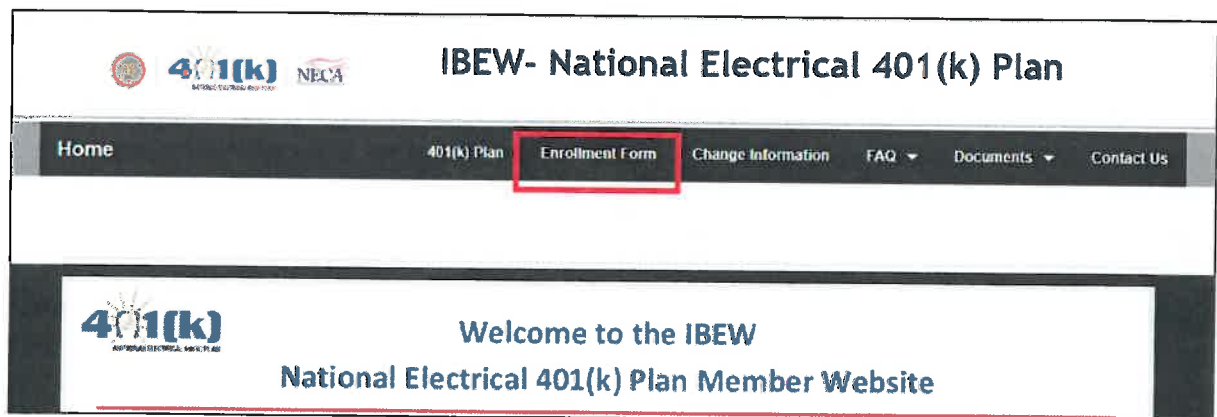
- Visit: <https://nefp.retirepru.com>
- Click on “Enroll in the Plan” in the upper-right corner of your screen.



- 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.