

Pension *Power*... Pension *Protection*

That's what the IAM National Pension Fund's National Pension Plan offers *YOU*.

For nearly 47 years, the National Pension Plan has been **powering** the retirement financial security of IAM members and their families.

And it has **protected** their pensions with responsible investing and solid funding.

- ▶ The Fund currently has nearly \$9 billion in assets, more than enough to pay all pensions earned to-date.
- ▶ It has been solidly funded throughout its history, surpassing the 2006 Pension Protection Act's funding requirements, *even before the Act was passed.*

Here's more:

- ▶ Over 71,000 retirees and beneficiaries are receiving monthly benefits for their *lifetimes*.
- ▶ Nearly 100,000 active IAM members, working for over 1,750 contributing employers, are earning future retirement benefits.

Why not join your brothers and sisters and give your retirement the financial power and protection it needs?

Contact your IAM representative about negotiating the National Pension Plan into your collective bargaining agreement. And, for more information, contact the Fund's Education and Communication Department directly.



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IAM Members Can Have a Healthier Life with the National IAM Benefit Trust Fund

Good health – and the ability to stay healthy – is an important measure of the quality of life. Yet today, too many American workers are unable to afford health care coverage, even if it is available through their jobs.

And, more and more employers, especially small ones, no longer offer health insurance coverage, because it has proven too costly for them.

As an IAM member, you don't have to choose between health care coverage and other basics of life.

You can negotiate affordable health care benefits into your contract, through the National IAM Benefit Trust Fund.

The National IAM Benefit Trust Fund – The Solid Choice for Health Care

The National IAM Benefit Trust Fund is a non-profit, labor-management, multiemployer benefit trust.

Its sole purpose is to provide affordable, comprehensive health care benefits to IAM members and their families.

The Fund was established in 1973 by the IAM and contributing employers.

It doesn't have commissioned sales people or large overhead to finance. It doesn't have shareholders expecting to see a return on their investment.

So, the majority of the Fund's income and investment earnings go directly toward the coverage offered by its plans.

In addition, the Fund takes an aggressive approach to pricing its programs to provide better benefits for participants on a cost competitive basis.

Do you need more reasons to negotiate the Benefit Trust Fund into your collective bargaining agreement?



Take a look at what the Benefit Trust Fund offers IAM members and their families:

- ▶ **Four medical plans**, all of which offer CIGNA's Open Access Plus nationwide network of over 750,000 providers.
- ▶ **A three-tier prescription drug program**, administered by Caremark, is included with each medical plan.
- ▶ **Nine dental plans** administered by Delta Dental Insurance Company – the largest dental insurer in the country.
- ▶ **Four low-cost vision plans** that allow participants to use any service provider, whether that's a family optometrist or an eyeglass store. These plans are administered directly by the Benefit Trust Fund.
- ▶ If you negotiate one of the Benefit Trust Fund's medical plans, **short-term disability coverage and life and AD&D coverage** are also available.
- ▶ **The Fund office is here for you.** Participants have the security of knowing that the Benefit Trust Fund was created just for them – IAM members – and their families.

To learn more, contact your IAM representative. Or, visit our website at www.iambtf.org



You can also contact us at:

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