

# WATCH YOUR RETIREMENT PLANS GROW – ONLINE

Your retirement benefits under the National Roofing Industry Pension Fund – both the NRIPP and NRISPP – play a significant role in your personal financial security. But like most retirement plans, their operation is complicated, causing many people to ignore them until just before they retire.

The Fund is pleased to offer you a new, easy-to-use website for these plans. The National Roofing Industry Pension Fund Website launches January 1, 2010. If you can browse the Internet, you can keep track of your retirement benefits online. This article shows you how to use this website, step-by-step.

## Logging In the First Time

Go to [www.nrpf.com](http://www.nrpf.com), the starting page for the National Roofing Industry Pension Fund. Use this page to log-in to our secure website (**information on a secure website is encrypted as it travels over the Internet, preventing anyone but you from seeing your records**).

This (**Screen A**) is the screen you see to begin using the website.

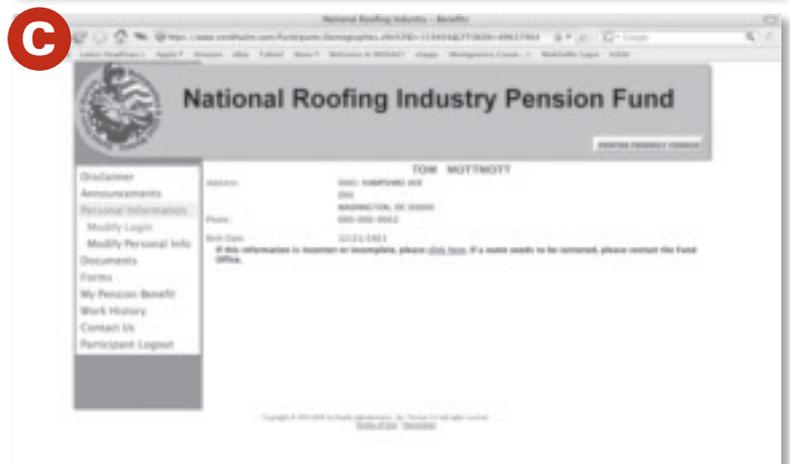
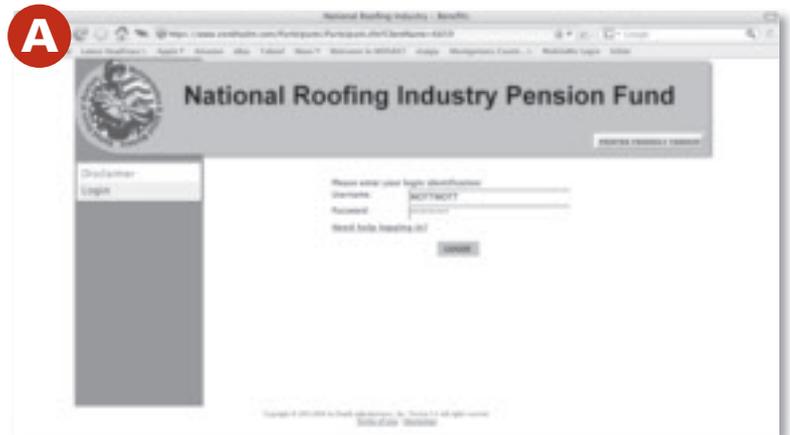
- ▶ In the “Username” box, type your last name.
- ▶ In the “Password” box, type your Social Security Number, with no dashes or spaces. This is the only time you will use your Social Security Number with the website.
- ▶ Click on the “Login” box.

The website will show you the “Terms of Use / Disclaimer” page, which is required for using the website. Please review this information and click the “Accept” button to continue.

To keep your personal information secure, you must change your password (**Screen B**). The password you choose must be at least six characters long and include at least one number, and it may also include another character, such as a question mark or hash/pound symbol. Your password cannot contain spaces, and it cannot be obscene, profane, or hateful. Make a note of this password and keep it in a safe place, away from your computer.

Type the new password twice, and then enter your personal email address, if you have one. The administrator of the website uses your email address to prevent others from making changes to your account. After you complete the blanks on this page, click the “Modify” button to continue.

**You may change your password and username anytime by clicking on “Need help logging in?” on the login screen.** We recommend changing your username to your personal email address, because it is easy to remember.



## Finding Your Plan Information

Now that you have your new password, the Personal Information screen (**Screen C**) will be the first one you see after you log in. Please review this information carefully. If there are errors, and if you entered a personal email address when you signed up for the website, you may request a change by correcting the information right on this screen. If you do not have a personal email address on file, call the Fund Office at 800-595-7209 to request a change.

From here you may choose one of the links in the box on the left side of your screen.

The “My Pension Benefits” link takes you to this screen (**Screen D**). It is a listing of benefits you have earned during each year you participated in the NRIPP. Your total accrued benefit is shown in bold at the top of the table.

The amount marked with an arrow is the estimated monthly income benefit a member would receive from the Plan if he or she stopped working today and began receiving a lifetime-only benefit at normal retirement age.

Perhaps the most valuable day-to-day use of the website is the “Work History” link. Click on it to compare the work hours on this page (**Screen E**) with your pay records, and see how and when contributions from each participating employer are made to the NRIPP (and to the NRISPP, if you participate in it) on your behalf. These files are generally updated twice a week.

## Five Great Ways the Website Can Help You

1. **Stay in touch.** When you change your address or decide to retire, just click on the “Forms” link and download the form you need to complete and send to the Plan Administrator. And if you want to move money from another retirement plan to the NRISPP, you’ll start here by downloading a rollover contribution form.
2. **Get an annual statement.** When your banker, lawyer, or financial advisor needs a copy of your annual statement from either plan, you can print one with the click of a mouse. Never worry about finding last year’s statement in your paper files – just print one from the website. This feature will be available with the 2009 annual statement that will be issued in 2010.
3. **See how contributions and investment returns affect your Supplemental benefit.** By following the “Supplemental Pension” link, you can see the money employers contribute on your behalf, as well as the investment returns credited to your NRISPP account, if you are a participant.
4. **Confirm your years of vesting service.** The number of hours you work each year determines your years of vesting service. Remember, it’s your vesting service, not your actual years of membership, that determines your eligibility for benefits from the plans. Use the “Pension Information” link to see your years of vesting service for that plan.
5. **Never lose a plan mailing or document.** In addition to your annual statement, the Plan Administrator sends members plan information from time to time. Don’t know where you put that Pocket Guide or Summary Plan Description for the NRISPP? Clicking on the “Documents” link downloads another copy to your computer. Need another copy of a letter to all plan participants? Click on the “Announcements” link, and print it out.

**D**

| Year                    | Hours    | Accrued Contributions | Vesting Service | Non-Plan Service | Estimated Monthly Benefit at Normal Retirement Age* |
|-------------------------|----------|-----------------------|-----------------|------------------|-----------------------------------------------------|
| <b>Unvested History</b> |          |                       |                 |                  |                                                     |
| <b>Total</b>            |          | <b>\$2,012.21</b>     | <b>21.01</b>    | <b>1.27</b>      | <b>\$2,012.21</b>                                   |
| 2002                    | 0,000.00 | \$2,000.00            | 00.00           | 00.00            | \$2,000.00                                          |
| 2003                    | 0,000.00 | \$2,000.00            | 00.00           | 00.00            | \$2,000.00                                          |
| 2004                    | 0,000.00 | \$2,000.00            | 00.00           | 00.00            | \$2,000.00                                          |
| 2005                    | 0,000.00 | \$2,000.00            | 00.00           | 00.00            | \$2,000.00                                          |
| 2006                    | 0,000.00 | \$2,000.00            | 00.00           | 00.00            | \$2,000.00                                          |
| 2007                    | 0,000.00 | \$2,000.00            | 00.00           | 00.00            | \$2,000.00                                          |
| 2008                    | 0,000.00 | \$2,000.00            | 00.00           | 00.00            | \$2,000.00                                          |
| 2009                    | 0,000.00 | \$2,000.00            | 00.00           | 00.00            | \$2,000.00                                          |
| 2010                    | 0,000.00 | \$2,000.00            | 00.00           | 00.00            | \$2,000.00                                          |

**E**

| Employer   | Start Date | End Date            | Company Name | Percent  | Salary  | Amount |
|------------|------------|---------------------|--------------|----------|---------|--------|
| 10/01/2008 | 11/01/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 09/01/2009 | 09/01/2009 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 08/01/2009 | 08/01/2009 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 07/01/2009 | 06/27/2009 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 06/01/2009 | 05/29/2009 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 05/01/2009 | 05/11/2009 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 04/01/2009 | 04/01/2009 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 03/01/2009 | 03/01/2009 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 02/01/2009 | 01/28/2009 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 01/01/2009 | 01/01/2009 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 12/01/2008 | 12/01/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 11/01/2008 | 11/01/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 10/01/2008 | 10/01/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 09/01/2008 | 08/29/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 08/01/2008 | 08/01/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 07/01/2008 | 06/27/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 06/01/2008 | 05/29/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 05/01/2008 | 05/11/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 04/01/2008 | 04/01/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 03/01/2008 | 03/01/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 02/01/2008 | 01/28/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 01/01/2008 | 01/01/2008 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |
| 12/01/2007 | 12/01/2007 | NRIPPERS INTL UNION | 00.00        | 0,000.00 | 0000.00 |        |