



Participating in Electronic Delivery ensures you ***fast delivery*** of the most ***current Plan Notifications and Materials***, allowing more of your contributions to be spent on your benefits.

## How to Elect to Receive Plan Materials Electronically

As a plan participant you are entitled to important material explaining how your various benefits work. You have the option to receive this information electronically, and there are a lot of good reasons for doing so. Electronic delivery of plan documents is convenient, simplifies your recordkeeping, reduces paper clutter, ensures fast delivery, and allows more of your contributions to be spent on benefits by reducing printing and postage costs.

Getting started is easy. If you prefer to receive the various Summary Plan Description booklets, Summary of Material Modifications, and Notices electronically, sign, and return this form. You may withdraw your consent at any time by contacting the Fund Office at [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com), or by calling (510) 633-0333 or Toll-Free (888) 547-2054.

Providing your email address for the receipt of mandatory disclosures is voluntary. If you provide your email address, mandatory disclosures will be sent via email.

**Electronic Delivery of Plan Correspondence:** Electronic materials are emailed, typically in Portable Document Format (PDF), and are identical to the paper versions you've been receiving. There is no charge for accepting materials online. You will need an internet connection and a computer with an operating system capable of receiving, accessing and displaying and either printing or storing the electronic documents received. You should have Adobe Reader to access PDF files. Learn more and download Adobe Reader directly from Adobe's web site, [www.adobe.com](http://www.adobe.com). Change your email address at any time by contacting the Fund Office at [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com), (510) 633-0333, or Toll-Free (888) 547-2054. The change must be in writing, with your signature.

Some example documents that may be sent electronically include: Summary Plan Descriptions, Notice of Plan changes, Explanation of Benefits, Benefit and Claim Department letters, Prohibited Employment Committee letters, and Fund Trustee memos.

Your consent to electronic delivery of Plan documents is valid unless and until you withdraw your consent. You can withdraw your consent and reset your preference to mail at any time by contacting the Fund Office at [benefitservices@carpenterfunds.com](mailto:benefitservices@carpenterfunds.com), (510) 633-0333, or Toll-Free (888) 547-2054. The change must be in writing, with your signature. While e-Delivery may significantly reduce the amount of mail we send you, certain documents and service-related correspondence will continue to be sent via U.S. Mail. Additionally, you may request a paper copy of any documents received electronically. Unless otherwise instructed, your email address will be shared with the Carpenters Union, Apprenticeship Training Committee and the Carpenters Trust Funds.

**Get started today by signing and returning this form to Carpenter Funds Administrative Office, PO Box 2280, Oakland, CA 94614.**

Name:	SSN or UBC ID:
Address:	
City, State, Zip:	
Phone Number:	Cell Number:
Email Address:	
Signature:	Date:





## DIRECT DEPOSIT YOUR VACATION, HOLIDAY AND SICK LEAVE BENEFIT PAYMENTS

### Why Choose Direct Deposit for Your Benefit Payments?



1. Signing up for Direct Deposit gives you access to rapid Early or Sick Leave payments online, via your carpenterfunds.com Participant Portal.
2. Get your money sooner. With direct deposit, your check clears immediately and goes straight into your bank account.
3. Skip trips to the bank and avoid waiting for checks to clear.
4. Save money – Some banks offer discounts or waive monthly account fees if you are enrolled in Direct Deposit.
5. Avoid the hassle and stress of a check that gets lost, stolen or delayed.

### Signing Up is as Easy as 1, 2, 3!

1	Select Account Type
	Do you want your benefits deposited to your checking or savings account? (Check One.)
	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
	Provide Account Information
2	Routing Number:
	Account Number:
	Authorize Direct Deposit
	The undersigned hereby authorizes the Carpenters Vacation, Holiday and Sick Leave Trust Fund for Northern California to make credit entries, and <i>if necessary, to make debit entries as adjustments for any credit in error</i> , to my bank account indicated below. I also authorize accordingly my financial institution indicated below to credit and/or debit the same to such account.
	This authority is to remain in full force and effect until the Carpenters Vacation, Holiday and Sick Leave Trust Fund for Northern California has received written notification from me of its termination in such time and in such manner as to afford the Trust Fund Office and my Financial Institution a reasonable opportunity to act on it.
	<b>I hereby authorize Carpenters Vacation, Holiday and Sick Leave Trust Fund for Northern California to directly deposit my benefit payments via electronic funds transfer into the account provided above:</b>
	Print Name
3	Signature
	Date
	UBC, CFAO ID or Social Security Number
	Mailing Address
	City
	State
	Zip Code
	Email Address for Receipt of Mandatory Disclosures*:

### The Details – Please Read Carefully

All information on this form is required to provide entitlement to payment. The information is confidential and will be used to process payment data from the Carpenters Vacation, Holiday and Sick Leave Trust Fund to your financial institution and/or its agent. Failure to provide requested information may affect the processing of this form and may delay or prevent the receipt of payments through the Direct Deposit/Electronic Funds Transfer Program.

Money deposited into incorrect accounts cannot be reissued until the funds are credited back to the Trust Fund.

### Cancellation

The agreement represented by this authorization remains in effect until cancelled by the recipient by notice to the Carpenters Vacation, Holiday and Sick Leave Trust Fund.

### Changing Receiving Financial Institutions

The payee's Direct Deposit will continue to be received by the selected financial institution until the Carpenters Vacation, Holiday and Sick Leave Trust Fund is notified by the payee that the payee wishes to change the financial institution receiving the Direct Deposit. To effect this change, the payee will complete a new Direct Deposit Form for the newly selected financial institution. It is recommended that the payee maintain accounts at both financial institutions until the transition is complete, i.e. after the new financial institution receives the payee's Direct Deposit payment.

### False Statements or Fraudulent Claims

Federal law provides a fine of not more than \$10,000 or imprisonment for not more than five (5) years or both for presenting a false statement or making a fraudulent claim.

### \*Electronic Delivery of Plan Correspondence

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## Northern California Carpenters 401(k) Plan

# FORM to ELECT 401(k) RETIREMENT CONTRIBUTIONS

Please complete this form (type or print) and submit to your Employer.



<b>MY INFORMATION</b>	FIRST NAME	MI	LAST NAME	
	SOCIAL SECURITY NO.		BIRTHDATE	
	STREET ADDRESS			
	CITY	STATE	ZIP CODE	
	EMPLOYER'S NAME			
<b>RETIREMENT ELECTION</b>	I would like \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Per Hour <b>PRE-TAX Contribution</b> sent to my NCC 401(k) Account		I would like \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Per Hour <b>ROTH (After-Tax) Contribution</b> sent to my NCC 401(k) Account	
	<b>IMPORTANT NOTES</b> <ul style="list-style-type: none"> <li>• If you are <b>under age 50</b>:                             <ul style="list-style-type: none"> <li>○ The amount you elect to contribute cannot exceed <b>\$15.00</b> per hour.</li> <li>○ *The total amount you can contribute in 2026 is <b>\$24,500</b>.</li> </ul> </li> <li>• If you are age <b>50 or older</b> (unless between the ages of 60 through 63):                             <ul style="list-style-type: none"> <li>○ The amount you elect to contribute cannot exceed <b>\$20.00</b> per hour.</li> <li>○ *The total amount you can contribute in 2026 is <b>\$32,500</b>.</li> </ul> </li> <li>• If you become age <b>60 through 63 in 2026</b>:                             <ul style="list-style-type: none"> <li>○ The amount you elect to contribute cannot exceed <b>\$22.00</b> per hour.</li> <li>○ *The total amount you can contribute in 2026 is <b>\$35,750</b>.</li> </ul> </li> <li>• Contribution limits may change each year. If you exceed contribution limits in a year, the money will be sent back to you in wages.</li> <li>• <b>If you change Employers, you will need to complete and submit a new Form to Elect 401(k) Retirement Contributions to your new Employer. This enrollment form will not follow you to your new Employer.</b></li> <li>• To change your withholding amount, submit a new form.</li> <li>• To STOP withholding, submit a new form with ZERO entered above.</li> </ul> To participate in the 401(k) Plan you must be receiving Annuity Contributions equal to at least 3% of W-2 compensable wages.			
<b>AUTHORIZATION</b>	I hereby elect to have pre-tax and/or Roth 401(k) after-tax contributions made to the Plan and authorize my Employer to withhold the above hourly amount of my compensation for each payroll period after the effective date of this authorization, provided I have met the eligibility requirements under the Plan. I understand and agree that this election will continue in effect while I am employed with my current employer until I change this election or cease to be employed by the current employer. I understand that the amount I elect can be decreased by my Employer at any time in order to comply with the requirements of the Internal Revenue Code and in the event that my pre-tax and/or Roth 401(k) after-tax contributions in any year exceed those permitted by the Plan, the excess (plus any credited earnings) may be returned to me.			
	Employee's Signature: _____ Date: _____			

If you are enrolling in the Plan for the first time, your initial contribution will be invested as follows:

Default Investment Fund**	Year of Birth
Fidelity Freedom Index Income Fund (Premier Class)	1942 or earlier
Fidelity Freedom Index 2010 Fund (Premier Class)	1943 – 1947
Fidelity Freedom Index 2015 Fund (Premier Class)	1948 – 1952
Fidelity Freedom Index 2020 Fund (Premier Class)	1953 – 1957
Fidelity Freedom Index 2025 Fund (Premier Class)	1958 – 1962
Fidelity Freedom Index 2030 Fund (Premier Class)	1963 – 1967
Fidelity Freedom Index 2035 Fund (Premier Class)	1968 – 1972
Fidelity Freedom Index 2040 Fund (Premier Class)	1973 – 1977
Fidelity Freedom Index 2045 Fund (Premier Class)	1978 – 1982
Fidelity Freedom Index 2050 Fund (Premier Class)	1983 – 1987
Fidelity Freedom Index 2055 Fund (Premier Class)	1988 – 1992
Fidelity Freedom Index 2060 Fund (Premier Class)	1993 – 1997
Fidelity Freedom Index 2065 Fund (Premier Class)	1998 and later

*If John Hancock does not have your date of birth on file, contributions will be invested instead in the Fidelity Freedom Index Income Fund (Premier Class) until a valid date of birth is obtained by John Hancock.*

\*\*This investment is intended to satisfy the requirements for a “qualified default investment alternative” (“QDIA”) under the Employee Retirement Income Security Act of 1974 (“ERISA”). A copy of the Fund Fact Sheet for the Plan’s default investment is available by logging into the Plan’s website and will be mailed to you upon receiving your first Plan contribution. If you do not make an investment election and your account will be invested in the QDIA, you may transfer all or any part of it from the QDIA into any other investment options at any time by contacting John Hancock. Information regarding all of the Plan’s investment options and procedures for changing investment elections is available by contacting John Hancock or by logging into the Plan’s website at [myplan.johnhancock.com](http://myplan.johnhancock.com). Upon receiving your first contribution, a Plan Guide will be mailed to your address of record with additional information about the Plan and the Plan’s investment options.

### About Risk

**Investing in Target Date Funds:** The “target date” in a target date fund is the approximate date an investor plans to start withdrawing money. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund’s principal value guaranteed at any time including at the target date. You do not have the ability to actively manage the investments within target date funds. The portfolio managers control security selection and asset allocation. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities.

Once your first contribution has been invested, you may access the John Hancock website at [myplan.johnhancock.com](http://myplan.johnhancock.com) **or by calling 833-38-UNION (833-388-6466)** to change how your future contributions and/or existing account balance is invested. You may obtain information on the other funds offered in the Plan or request a fund prospectus by contacting John Hancock Retirement Plan Services. This election may be changed any business day (a day on which the New York Stock Exchange (NYSE) is open) by using *My Plan for Retirement*. Any change made and confirmed to your investment election before 4:00 p.m. Eastern Time (ET) on any business day will generally be effective as of the close of that day. A change confirmed on or after 4:00 p.m. ET, or on weekends or holidays, will generally be effective as of the close of the next business day. In the event the NYSE closes prior to 4:00 p.m. ET on any business day, a change made and confirmed before the time the NYSE closes will generally be effective as of the close of that day. A change made or confirmed on or after such closing time will generally be effective as of the close of the next business day.