



# Overview Of MyCentralStatesPension.Org

Laura Kallio, Director of Communications

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# AGENDA

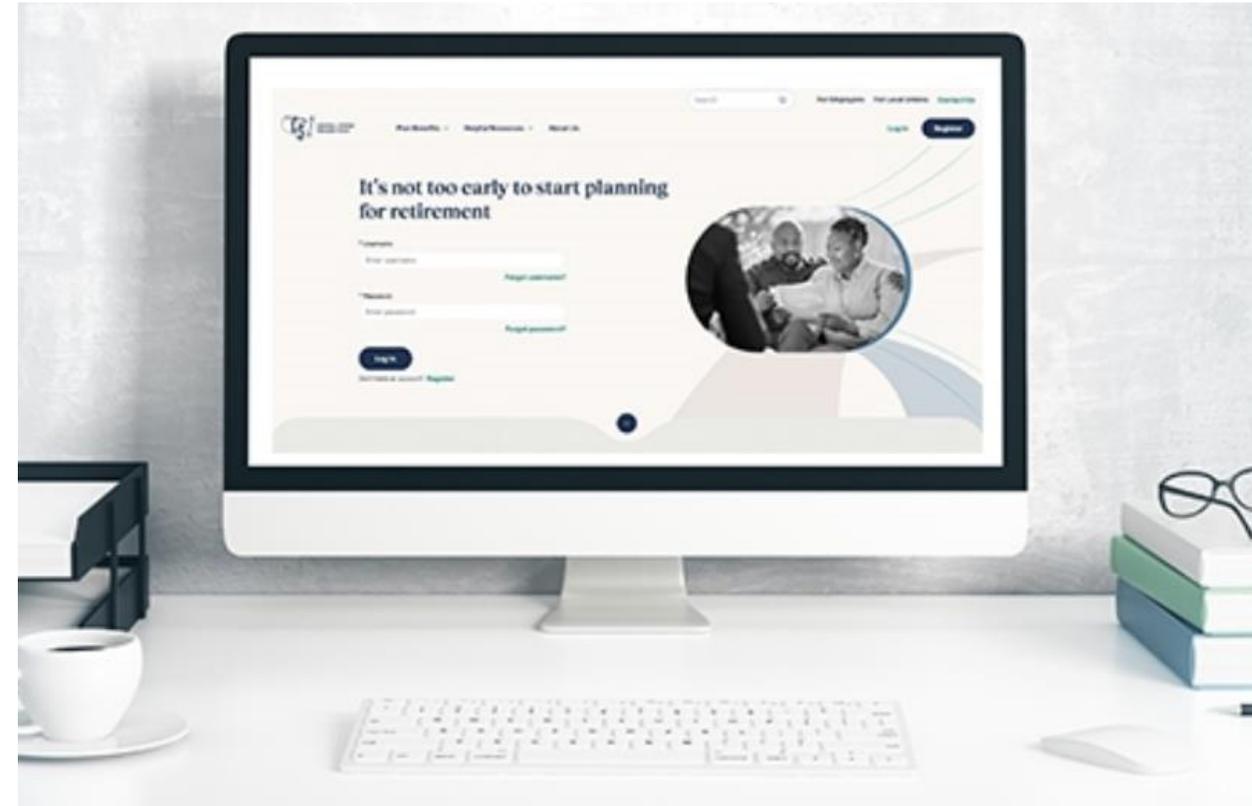
## All about MyCentralStatesPension.Org



- New Site launch September 2024
- Review Key functionality
- Self-Serve Options
- Helpful Resources
- Digital Communication Options
- Available Reports
- Other items to know

# NEW PENSION WEBSITE LAUNCHED SEPTEMBER 2024

- User-friendly, intuitive website that makes managing pension benefits easier than ever for both members and local unions.
- With enhanced navigation, streamlined information, and additional tools, it's easy to access important details, track benefits, and plan for the future.
- Optimized for Phone and Tablets



# LOCAL LOGIN

## Account Summary

Access frequently used forms and documents and quickly search for members to perform administrative tasks.

Welcome, Tom !

**Member Administration**  
Enter a member SSN or UMI to manage member accounts, review work history, and more.

Member SSN or UMI

### Notifications of Death

  
**NO NOTIFICATIONS FOUND**  
No member deaths in the last 90 days.

[Report a Death](#)

### Recent Retirees

Member	Benefit Start Date
THOMAS	03/01/2025
DANIEL	03/01/2025
DAVID	03/01/2025
THERESA	03/01/2025

[View All Retirees](#)

# LOCAL LOGIN

## Top Forms

-  Retirement Application Form
-  Disability Application Form
-  Reemployment Inquiry Form

## Plan Documents

-  Summary Plan Description
-  UPS Summary Plan Description
-  Pension Plan Document

[View More](#) ▾

## Profile Summary

**Local Union**

00

**Mobile**

No mobile number

**Office**

**Email Address**

[View My Profile](#)

# LOCAL LOGIN

## Top Forms

 Retirement Application Form

## Plan Documents

 Summary Plan Description

## Account Summary

Access frequently used forms and documents and quickly search for members to perform administrative tasks.

Welcome, Patti!

### Member Administration

Enter a member SSN or UMI to manage member accounts, review work history, and more.

Member SSN or UMI



Local Union

00

Mobile

No mobile number

Office

Email Address

[View My Profile](#)

# LOCAL - ACCOUNT SUMMARY

## Account Home

- Account Summary
- Benefit Estimator
- Pension Application
- Tax Calculator
- Work History
- Statements

## Connect With Us

- Message Center
- Submit Documents
- Contact Us

You are currently administering

JOHN [redacted] • Member SSN [redacted]

Member SSN or UMI

[Finish Administering](#)

## Account Summary

Access frequently used forms and documents and quickly search for members to perform administrative tasks.

Welcome, JOHN!

Monthly Pension Benefit Estimate ⓘ

\$1,677.78

Annual Pension Benefit Estimate ⓘ

\$20,133.36

The amounts indicated are only projections of future potential retirement benefits you may earn and are not meant to be a guarantee of benefits.

Last Update: 01/11/2025

Benefit Estimate Age ⓘ

65

Contributory Credit ⓘ

12.883

Vesting Status ⓘ

Vested

Vesting Years ⓘ

13

### DISCLAIMER

You can use the Pension Benefit Estimator to project future potential retirement benefits you may be able to earn as a Member in the Central States, Southeast and Southwest Areas Pension Plan. Although this information is designed to help you plan for your retirement, be aware that the amounts indicated are only projections of future potential retirement benefits you may earn and are not meant to be a guarantee of benefits. Future events including your future employment and events related to the status of the Pension Plan under the Pension Protection Act of 2006 (as described in the Annual Notice of Critical Status sent to all Plan Members) may affect the pension benefit amount you are entitled to receive when you retire. Should your employer be subject to a Rehabilitation Plan Withdrawal under the Pension Protection Act of 2006, your benefit will be reduced to your age-adjusted Contribution-Based Pension.

[Go to Benefit Estimator](#)

# LOCAL - ACCOUNT SUMMARY

## Account Home

Account Summary

Payments

Direct Deposit

Tax Withholding

Work History

Proof of Income Letter

Statements

## Connect With Us

Message Center

Submit Documents

Contact Us

## Account Home

Account Summary

Benefit Election

Pension Information

Tax Calculator

Work History

Statement

## Connect With Us

Message

Submit Document

Contact Us

You are currently administering

GARY [redacted] • Member SSN [redacted]

Member SSN or UMI

Finish Administering

Finish Administering

## Account Summary

Access frequently used forms and documents and quickly search for members to perform administrative tasks.

Welcome, GARY!



Next Payment: \$935.45

Next Payment Date: 05/01/2025

Payment Schedule

## Recent Payments

Check #	Status	Payment Type	Amount	Date
405	Paid	EFT	\$935.45	01/01/2025
403	Paid	EFT	\$935.45	12/01/2024

View More Payments

## Plan Documents

- Summary Plan Description
- Pension Plan Document
- Trust Agreement

View More

Credit



## Benefit Summary

Benefit Type	Benefit Status	Benefit Start Date	Monthly Benefit Amount	Joint and Surviving Spouse Election
Retirement	APPROVED	08/01/2023	\$935.45	75%

as Pension Plan.  
y earn and are not meant  
described in the Annual  
litation Plan Withdrawal

# BENEFIT ESTIMATOR

- Pension Estimator is available for non-retirees
- Input assumptions about future retirement date, last contribution paid date, and spouse date of birth when applicable
- Calculate future benefit estimates based on those assumptions

## Your Estimated Benefits

Monthly Benefit Amount	\$2,118.96
Total Annual Payment (12 Months)	\$25,427.52
<b>Benefit Amount Estimate</b>	
Payable Age	65 yrs and 0 mth(s).
Estimated Monthly Benefit with 50% JSO ⓘ	\$1,860.02
Estimated Monthly Benefit with 75% JSO ⓘ	\$1,752.80
50% Surviving Spouse Coverage ⓘ	\$930.01
75% Surviving Spouse Coverage ⓘ	\$1,314.60

# TAX CALCULATOR

- Tax Calculator for non-retiree members
- See how different withholdings scenarios affect the member's pension payment
- If member does not have additional withholdings or deductions, they only need to complete section 1

## Calculate Tax Withholding

### 1. Information about you

\* Enter your monthly pension benefit amount before taxes or deductions

0

\* Select your marital status for withholding

Select Marital Status

### 2. Income (yours or spousal) from jobs, pensions other than from Central States, and annuities (optional)

Do you or your spouse have income from a job or multiple pensions/annuities? ⓘ

Yes  No

# TAX CALCULATOR

- Tax Calculator for non-retiree members
- See how different withholdings scenarios affect the member's pension payment
- If member does not have additional withholdings or deductions, they only need to complete section 1

## 3. Dependent and other credits (optional)

Do you have any children you can claim as dependents or have other credits you'd like to include to decrease your withholding amount? ⓘ

Yes  No

## 4. Other Adjustments (optional)

Do you have other income (not from jobs or pension/annuity payments) such as from interest, taxable social security, or dividends? ⓘ

Yes  No

Do you have deductions you expect to claim other than the standard deduction and want to reduce your withholding? ⓘ

Yes  No

Do you have additional tax you want withheld from your pension payment? ⓘ

Yes  No

Reset Form

Calculate

# TAX CALCULATOR

## Calculate Tax Withholding

Details	
Marital Status for withholding:	Married filling jointly or qualifying widow(er)
Income from a job and/or multiple pension/annuities:	\$24,000.00
Adjustment for other income:	\$12,000.00

Result	
Monthly pension benefit amount before taxes or deductions:	\$2,118.16
Estimated Monthly Withholding Amount:	\$274.43
<b>Your Total Estimated Monthly Benefit</b> (This amount does not include any Retiree Health deductions)	<b>\$1,843.73</b>

Recalculate

- It is intended for use in conjunction with "Form W-4P"
- Retirees have access to a similar tool called Tax Withholding which provides current tax summary and allows ability to update changes directly through website
- Members should consult a tax professional if they have questions on which fields/amounts apply to them

# DIRECT DEPOSIT (MEMBER ONLY)

## Account Home

 Account Summary

 Payments

 Direct Deposit

 Tax Withholding

 Work History

## Direct Deposit

Access your most frequently used forms, important documents, and view key details about your account profile.

### EFT Information

Account Number	Set up Date
*9000	06/22/2019

Click edit to update your direct deposit/EFT account information.

- Allows members to manage direct deposit/electronic funds transfer (EFT) for pension Payments
- To access the EFT form click the Edit button
- Please allow one monthly benefit cycle for processing

# PROOF OF INCOME LETTER

- Often referred to as Verification of Income Letter (VOI)
- To generate letter online select Proof of Income from the left-pane navigation tool bar and click Download Proof of Income Letter

## Account Home

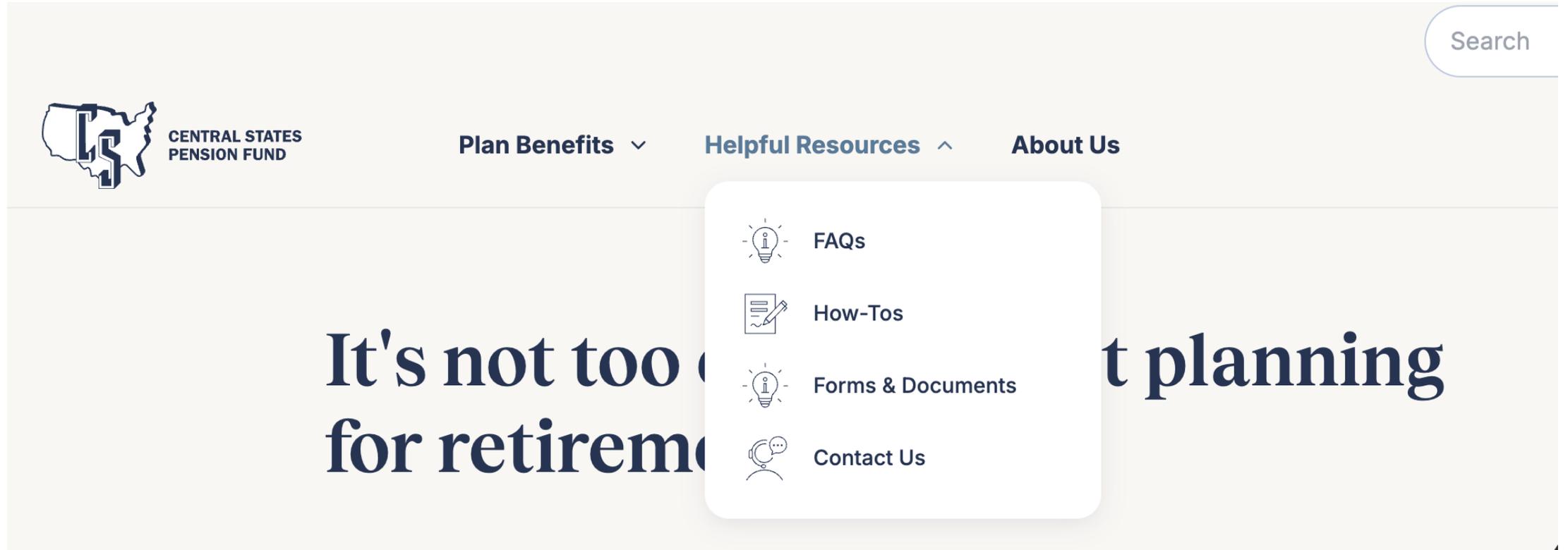
-  Account Summary
-  Payments
-  Direct Deposit
-  Tax Withholding
-  Work History
-  Proof of Income Letter

## Proof of Income Letter

View your complete work history. Filter by employer and sort as needed. Download a printable PDF version for reference.

[Download Proof of Income Letter](#)

# HELPFUL RESOURCES



The screenshot shows the top navigation bar of the Central States Pension Fund website. On the left is the logo, which consists of a map of the United States with the letters 'CS' overlaid, followed by the text 'CENTRAL STATES PENSION FUND'. To the right of the logo are three main navigation items: 'Plan Benefits' with a downward arrow, 'Helpful Resources' with an upward arrow, and 'About Us'. A search bar with the word 'Search' is located in the top right corner. A dropdown menu is open under 'Helpful Resources', listing four options: 'FAQs' (with a lightbulb icon), 'How-Tos' (with a document and pencil icon), 'Forms & Documents' (with a lightbulb icon), and 'Contact Us' (with a speech bubble icon). The background of the page features a large headline that reads 'It's not too late for retirement planning'.

# HELPFUL RESOURCES: HOW-TO GUIDES

**11 unique how-to guides**



## Apply for Retirement Benefits

To start the process, we recommend you submit an application at least 90 days before your retirement date. →



## Apply for Survivor Benefits

If a member is vested and passes away before receiving retirement benefits, a beneficiary may be able to collect survivor benefits. →



## Apply for Disability Benefits

If you are injured, become ill, and are unable to work due to a permanent disability, a monthly Disability Benefit can help add to your income. →



## Estimate Your Pension Benefits

Use the Benefit Estimator to project future potential retirement benefits. →

# HELPFUL RESOURCES: HOW-TO GUIDES TOPICS

Topics include:

- Retirement Benefits
- Survivor Benefits
- Disability Benefits
- Reemployment
- Tax Statements & Withholding
- Proof of Income
- Divorce/QDRO
- Appeal Procedures
- Coming Soon: SMS Opt-In



## How-Tos

Learn how to apply for benefits, receive your pension check, and more.

[View How-Tos →](#)

# HELPFUL RESOURCES: FAQs

- Apply for Benefits
- Breaks in Service
- Disability
- Divorce / QDRO
- Earning Credits
- Guardianship and Power of Attorney
- Losing Credits
- Reemployment
- Rehabilitation Plan Withdrawal
- Social Security Benefits
- Taxes
- 1099-R
- Vesting

## Frequently Asked Questions

[Apply for Retirement Benefits](#) >

[Apply for Survivor Benefits](#) >

[Apply for Disability Benefits](#) >

[Receive my Pension Check](#) >

[Report a Death](#) >

[Estimate my Pension](#) >

# HELPFUL RESOURCES: FAQ EXAMPLES

## Applying for Benefits

## Reemployment

### What should I do if I am considering going back to work after I have retired?

You must notify the Pension Fund prior to beginning any employment and provide the following information: name of your employer, location, job duties, job title, type of industry, and number of hours worked per month. If you begin working in Restricted Reemployment and have not notified us, the Fund reserves the right to recover any overpaid pension benefits or Retiree Health Plan claims.

You should complete and submit the [Reemployment Evaluation Form](#) to have your potential Reemployment reviewed.

### I'm over age 65, are the rules different?

# HELPFUL RESOURCES: FAQ EXAMPLES

## Applying for Benefits

### I want to retire, how do I get started?

You will need to complete an application for Retirement Benefits, please review the [Apply for Retirement Benefits how-to guide](#) for instructions on applying. Submit your application at least 90 days prior to your retirement date. Learn more about [Retirement Benefits](#).

### I need to apply for disability benefits, how do i do that?

### I need survivor benefits, how do I get started?

# HELPFUL RESOURCES: FAQ EXAMPLES

Applying for Benefits ^

Reemployment ^

Vesting ^

What is vesting? ^

Vesting refers to the amount of Vesting Service you must earn before establishing the right to a benefit from the Fund. When you are fully vested, your benefit belongs to you, even if you leave your job before reaching retirement age.

How do you become vested?

You become vested once you have:

- 5 years of Vesting Service if you have any employer contributions after Dec. 31, 1998; or
- 10 years of Vesting Service if you do not have any employer contributions after December 31, 1998

How is Vesting Service earned? v

How do Vesting Service and Contributory Credit differ? v

# HELPFUL RESOURCES: RETIREE DOCUMENTS

## Retiree Documents

- Death Notice
- Direct Deposit
- Divorce / QDRO
- Employment Affidavit
- Joint and Survivor Spouse Coverage
- Reemployment
- Tax Forms

Forms and Documents

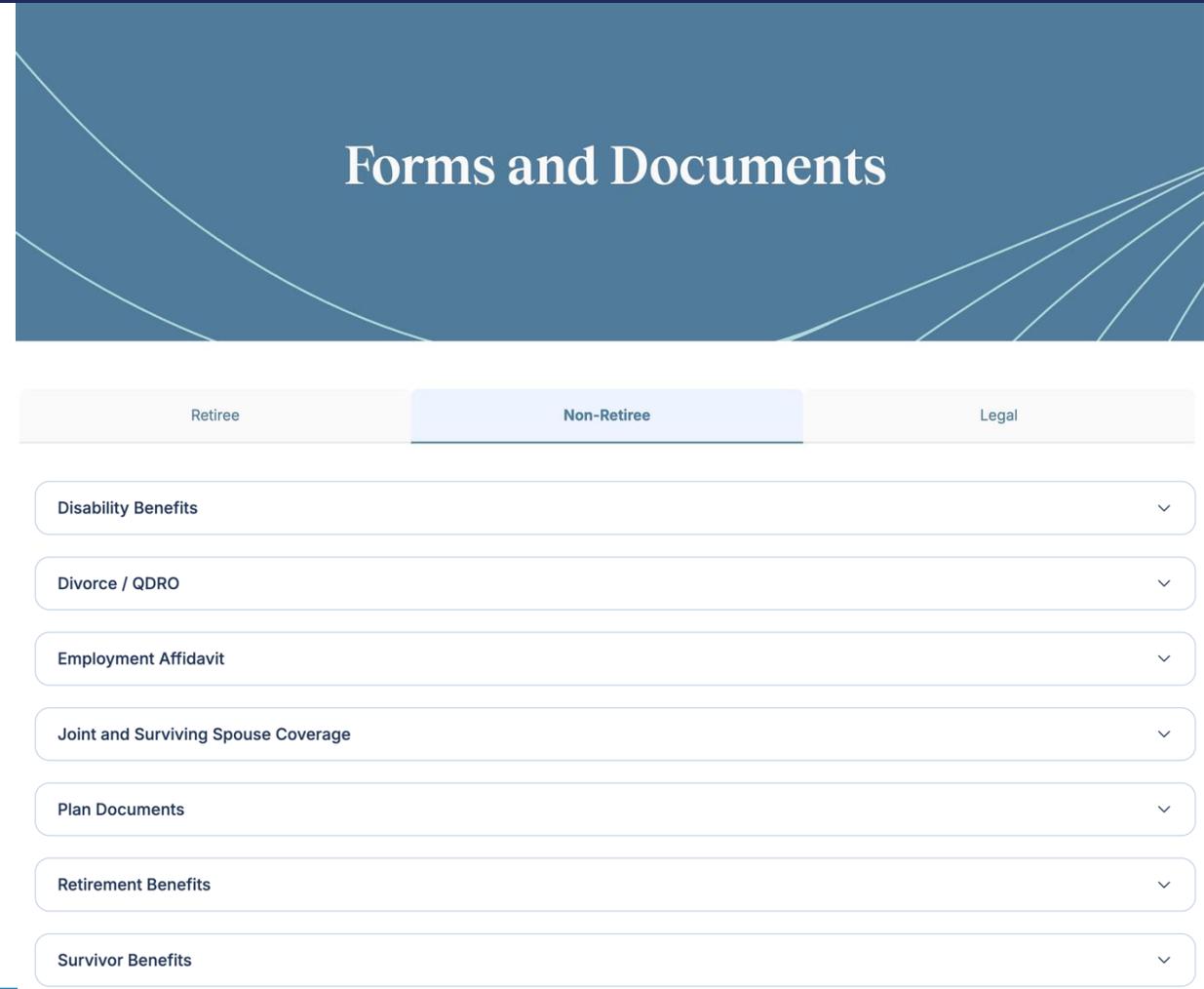
Retiree Non-Retiree Legal

- Death Notice
- Direct Deposit
- Divorce / QDRO
- Employment Affidavit
- Joint and Surviving Spouse Coverage
- Plan Documents
- Reemployment
- Tax Forms

# HELPFUL RESOURCES: NON-RETIREE DOCUMENTS

## Non-Retiree

- Death Notice
- Disability Benefits
- Divorce / QDRO
- Employment Affidavit
- Joint and Survivor Spouse Coverage
- Retirement Benefits
- Survivor Benefits



# HELPFUL RESOURCES: LEGAL DOCUMENTS

## Legal Documents

- Plan Documents
- Independent Special Council Reports

## Forms and Documents

Retiree Non-Retiree **Legal**

### Plan Documents

Important documents related to the Central States Pension Fund.

- Summary Plan Description
- UPS Summary Plan Description
- Pension Plan Document
- Trust Agreement

### Independent Special Counsel Reports

View an archive of Independent Special Counsel Reports.

# HELPFUL RESOURCES: NEWS POSTS

- Located on homepage
- Helpful news and tips
- Advice to make the most of pension benefits
- Important Announcements
  - Special Bulletins
  - Benefit Improvements
  - Jack Cooper FAQs

Stay Updated

< || >

News

**New texting program is here**

New texting program is here!

[Learn more →](#)



# MESSAGE CENTER

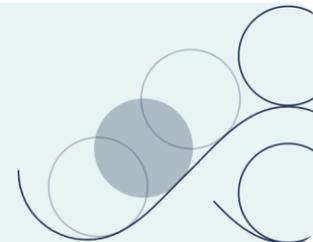
- Message Center is the most convenient way to contact us if members have a question or issue with benefits.
- It's safe and secure, and all the correspondence will be saved for easy online access and record keeping.
- Choose a topic for conversation and attach any documents that may be needed.
- Benefits Specialists will respond typically within 2 to 3 business days.
- NOTE: Create a new message thread for each question, instead of replying to past messages — this helps our Benefits Specialists better assist!



**Send us a message**

Use the Message Center to get answers to your questions online.

**Send us a Secure Message**



# DOCUMENT UPLOAD CENTER

- Members and LU admins can submit documents related to their pension benefits.
- Functionality to upload, view, and check the status of documents.
- Document Upload Center can be accessed two ways:
  - Forms & Documents Page
  - Account Summary Page
- Message Center vs. Document Upload Center

## Document Upload Center

Please create a new submission for each document category you need to upload.

Upload Document

### Upload Documents

Please upload documents according to the appropriate category and document type. Selecting the incorrect category may delay the review process. For assistance, contact us through the [Message Center](#) or call **1-800-323-5000**.

\* Category ⓘ

Apply for Pension Benefits

🔍 Examples of Documents you may upload:

- All Retirement, Disability, or Survivor Applications Forms and related documents

\* Document Type ⓘ

Pension Application and Supporting Documents

\* Upload Files

Only PDF, JPEG, PNG, and GIF files may be uploaded. Individual file size cannot exceed 50 MB.

Cancel

Submit

# NEW SMS PROGRAM

- New texting program is available to members on MyCentralStatesPension.org.
- Opt-in on the My Profile page under Account Summary.

## My Profile

View and update your personal information, security settings, and family information.

Personal Information Account Security **Communication Preferences** Family Information

### SMS Communications

You are opted into receiving text messages for:

✓ Pension Updates

Text messages will be delivered to:



- 31 planned campaigns for 2025.
- Campaigns related to benefit status, informational announcements, and new website functionality.
- Members can also opt-in to receive texts that support a more secure web login with two-factor authentication.

# ACCESS REPORTS-ADMIN HOME



## Admin Home

- Account Summary
- Recent Retirees
- Notifications of Death
- Work History Reports

## Connect With Us

- Message Center
- Submit Documents
- Contact Us

## Account Summary

Access frequently used forms and documents and quickly search for members to perform administrative tasks.

Welcome, Carrie !

### Member Administration

Enter a member SSN or UMI to manage member accounts, review work history, and more.

Member SSN or UMI

### Notifications of Death

Member	Death Date
HENRY	01/14/2025

[View All Recent Deaths](#)

[Report a Death](#)

### Recent Retirees

Member	Benefit Start Date
STEVEN	03/01/2025
PHILLIP	03/01/2025
TERRELL	02/01/2025
CARLTON	02/01/2025

[View All Retirees](#)

# RECENT RETIREES

## Admin Home

-  Account Summary
-  Recent Retirees
-  Notifications of Death
-  Work History Reports

## Connect With Us

-  Message Center
-  Submit Documents
-  Contact Us

## Recent Retirees

View a list of members who have retired within the past 90 days. The retiree's name, retirement date, and former employer are displayed. Download the information as a PDF for your records. If you need assistance, please contact us through the [Message Center](#).

 [Download Retiree History](#)

Member Name	Benefit Start Date 	Last Employer
DAVID	03/01/2025	UNITED PARCEL SERVICE
JOHN	02/01/2025	UNITED PARCEL SERVICE
CANDACE	02/01/2025	UNITED PARCEL SERVICE
JOSEPH	02/01/2025	UNITED PARCEL SERVICE
EDWARD	02/01/2025	UNITED PARCEL SERVICE

# RECENT RETIREES

Admin Home

- Account
- Recent
- Notificat
- Work Hist

Connect With

- Message C
- Submit Doc
- Contact Us



CENTRAL STATES  
PENSION FUND

## Retiree History

Local: 00519

Date: 04/08/2025

Page: 1 of 1

Member Name	Benefit Start Date	Last Employer
DAVID	03/01/2025	UNITED PARCEL SERVICE
JOHN	02/01/2025	UNITED PARCEL SERVICE
CANDACE	02/01/2025	UNITED PARCEL SERVICE
JOSEPH	02/01/2025	UNITED PARCEL SERVICE
EDWARD	02/01/2025	UNITED PARCEL SERVICE
JAMES	02/01/2025	UNITED PARCEL SERVICE

# DEATH REPORTING



- Admin Home
- Plan Benefits
- Helpful Resources

CR Carrie  
My Profile >

Log Out

## Admin Home

- Account Summary
- Recent Retirees
- Notifications of Death
- Work History Reports

## Connect With Us

- Message Center
- Submit Documents
- Contact Us

## Notifications of Death

Stay informed about members who have recently passed away. View details like the death date, age at death, employer, and member type. Download the information as a PDF for your records.

[Download Death History](#)

Member	Death Date	Age at Death	Last Employer	Type
HENRY	01/14/2025	91	NAVAJO FREIGHT	Member

# DEATH REPORTING

**Death History**  
Local: 00667  
Date: 04/08/2025  
Page: 1 of 1

Member	Death Date	Age at Death	Last Employer	Type
HENRY I	01/14/2025	91	NAVAJO FREIGHT	Member

# MEMBER HISTORY LOCAL UNION REPORT

[Contact Us](#)[Admin Home](#) ▾[Plan Benefits](#) ▾[Helpful Resources](#) ▾CR **Carrie**  
My Profile >[Log Out](#)

## Admin Home

[Account Summary](#)[Recent Retirees](#)[Notifications of Death](#)[Work History Reports](#)

## Connect With Us

[Message Center](#)[Submit Documents](#)[Contact Us](#)

## Work History Reports by Employer

Generate an employee work history report grouped by employer with up to 9 weeks of data, including the current week forward. Select a month and year, then click the Download Report button to save a printable PDF.

\* Month

February



\* Year

2024

[Download Report](#)

# MEMBER HISTORY LOCAL UNION REPORT



WORK HISTORY REPORT BY EMPLOYER  
LOCAL: 00667

Start Date: 01/28/2024 - End Date: 03/27/2024  
Date: 04/08/2025  
Page: 1 of 119

[Contact Us](#)

[Log Out](#)

## HOW TO READ THIS REPORT

This report displays member work history as reported by each employer.

It is further grouped by Employee Type to show if a member was reported as a Regular, Part-Time, or Casual Employee. Additionally, if the CBA calls for Tiered Health and Welfare participation, the Employee Type will show the reported level of member coverage: Member, Member and Spouse, or Member and Children.

EMPLOYER: (Employer Name)

EMPLOYEE TYPE: Regular

Under each week, you will see the member's status (a complete list is below) and the number of units reported.

### WEEK 1

Column 1 – Work Status  
Column 2 – Days or Hours Reported  
Column 3 – Weeks or Months Reported

ACT 5.00 0

## FOR EXAMPLE:

ACT 0.00 1 Member was reported Active for 1 week

ACT 67.00 1 Member was reported Active for 67.00 Hours

VAC 5.00 0 Member was reported on Vacation for 5 Days

STATUS	DESCRIPTION
ACT	ACTIVE PAID
DEC	DECEASED UNPAID



## Admin Home

[Account Summary](#)

[Recent Retirement](#)

[Notifications](#)

[Work History](#)

## Connect With Us

[Message Center](#)

[Submit Document](#)

[Contact Us](#)

# MEM

EMPLOYER: (5459000) MILLER TRANSPORTERS INC - 0208

EMPLOYEE TYPE: Regular

Member Name	01/28	02/04	02/11	02/18	02/25	03/03	03/10	03/17	03/24
LARRY, L	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	0.00 1	0.00 0	ACT 0.00 1
MATTHEW	TER 0.00 0	TER 0.00 0	TER 0.00 0	TER 0.00 0	0.00 0	0.00 0	0.00 0	0.00 0	0.00 0
MARTIN, LEE	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	0.00 1	0.00 0	ACT 0.00 1
BILLY, H	TER 0.00 0	TER 0.00 0	TER 0.00 0	TER 0.00 0	0.00 0	0.00 0	0.00 0	0.00 0	0.00 0
MARCUS, S	TER 0.00 0	TER 0.00 0	TER 0.00 0	TER 0.00 0	0.00 0	0.00 0	0.00 0	0.00 0	0.00 0
ARNOLD, L	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	0.00 1	0.00 0	ACT 0.00 1
NHAN, T	IAU 0.00 0	0.00 0	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	0.00 1	0.00 0	ACT 0.00 1
VIET	IAU 0.00 0	0.00 0	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	0.00 1	0.00 0	ACT 0.00 1
JEFFREY, L	TER 0.00 0	TER 0.00 0	TER 0.00 0	TER 0.00 0	0.00 0	0.00 0	0.00 0	0.00 0	0.00 0
TRACY, T	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	0.00 1	0.00 0	ACT 0.00 1
JOSEPH, C	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	0.00 1	0.00 0	ACT 0.00 1
, HIEU	IAU 0.00 0	0.00 0	ACT 0.00 1	0.00 0	ACT 0.00 1	0.00 0	0.00 1	0.00 0	ACT 0.00 1
JEREMY, S	TER 0.00 0	TER 0.00 0	TER 0.00 0	TER 0.00 0	0.00 0	0.00 0	0.00 0	0.00 0	0.00 0

27/2024

Contact Us

Log Out

ard. Select

Regular



Admin Home

Account Sum

Recent Retire

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Submit Docu

Contact Us

TEAMCARE



### WORK HISTORY REPORT BY EMPLOYER LOCAL: 00667

Start Date: 01/28/2024 - End Date: 03/27/2024  
Date: 04/08/2025  
Page: 9 of 119

EMPLOYER: (5573325) MONDELEZ GLOBAL LLC - 0200

EMPLOYEE TYPE: Regular

Member Name	01/28	02/04	02/11	02/18	02/25	03/03	03/10	03/17	03/24
, ADRIAN, J	ACT 0.00 1	0.00 1	ACT 0.00 1	ACT 0.00 1					
, ADEBISI, C	ACT 0.00 1	0.00 1	ACT 0.00 1	ACT 0.00 1					
CHRISTIAN	ACT 0.00 1	0.00 1	ACT 0.00 1	ACT 0.00 1					
CLINTON, A	ACT 0.00 1	0.00 1	ACT 0.00 1	ACT 0.00 1					
JOSHUA, A	IAU 0.00 0	IAU 0.00 0	PRB 0.00 0	PRB 0.00 0	PRB 0.00 0	PRB 0.00 0	0.00 1	ACT 0.00 1	ACT 0.00 1
BRANDON	ACT 0.00 1	0.00 1	ACT 0.00 1	ACT 0.00 1					

CENTRAL STATES PENSION FUND

# MISCELLANEOUS

- The new site is a great Resource for you and the members.
- Not yet registered or want a personal demo:
  - GO to the CustomerCare or Field Service Help Desks
- Feedback is Important, we made improvements because of you
- Resource Site: [MyCentralStatesPension.org/for-Employers](http://MyCentralStatesPension.org/for-Employers)

The Central States Pension Fund is one of the nation's largest pension funds. Central States has been a secure retirement choice for Teamster members with union and employer partners.

Established in 1955 to provide a lifetime monthly retirement benefit to Teamster members, Central States has paid \$87 billion in benefits to 670,000 retirees and beneficiaries.

- Retirement benefits are funded by weekly contributions made by our nearly 1,000 employer partners – negotiated under collective bargaining agreements with the Teamsters union.

[Download all PDFs](#)

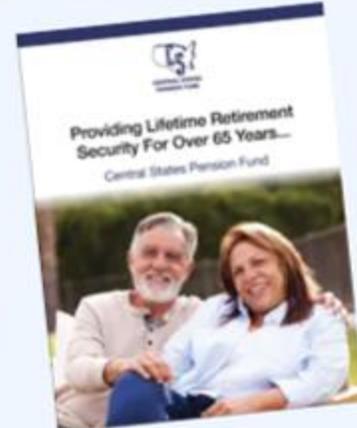
## Learn More About the Fund

As of January 1, 2023, Central States is 98% funded and is on course to be fully funded in coming years.

Additionally, with an eye on growing the Fund, Central States introduced the New Employer Hybrid Plan in 2011. The Hybrid Plan protects new employers joining the Fund from withdrawal liability.

As of 2023, the New Employer Pool – also known as the Hybrid Plan, is over 140% funded and is expected to never have withdrawal liability in the future.

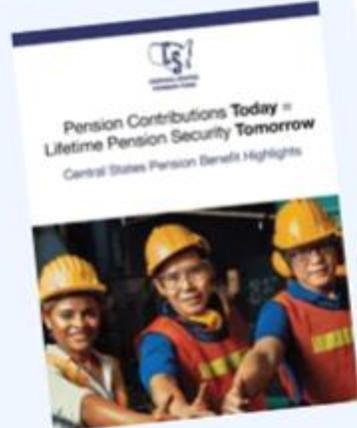
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## Today's Contributions are Tomorrow's Pensions

Recently there has been a lot of talk about retirement insecurity. In the past few years, it has been widely reported that pensions are "disappearing" and being replaced by retirement savings accounts like 401(k) plans.

However, with the recent economic downturn in 2022, Vanguard reported that in 2022 many 401(k) retirement savings accounts took a big hit, averaging a 20% loss. These losses caused many Americans had to delay their retirement and continue to work.



Volatility in investments has been taken out of the equation with 100% income securities. Regardless of whether the stock market goes up or down, more than 200,000 surviving spouses can count on receiving their monthly retirement checks from Central States because of our conservative investment strategy.

Our named fiduciary, BlackRock, manages the assets of the Pension Fund. BlackRock is responsible for developing and implementing an investment policy, in consultation with Central States' actuary and trustees, that meets the goals of meeting benefit obligations, remaining solvent indefinitely, and achieving full funding.



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## New Employer Pool Provides Withdrawal Liability Protections

While Central States is funded 98% overall, the new employer pool under the Hybrid Plan is estimated to be over 140% funded in 2023.

What does this mean for new employers?

Because contributions fully fund new benefit accruals and Pension Fund assets are invested conservatively, an employer can have confidence in the Hybrid Plan staying fully funded and not having the burden of worrying about future withdrawal liability.



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## New Group Vesting Service Incentives and More

A rewarding retirement doesn't just happen. Through weekly pension contributions negotiated by the union and paid by the employer, your employees' hard work is rewarded with a monthly lifetime retirement benefit that they can never outlive.

To assist with getting your longer-tenured employees vested and eligible for benefits sooner, Central States provides special benefit incentives to employees joining the Pension Fund as part of a new group.





**MyCentralStatesPension.org**

**800-323-5000**

**Questions?**