



Your Enrollment Guide

Your Enrollment Guide provides you with information to make the most of your participation in The Cement Masons & Plasterers Local 518 Defined Contribution Plan.

Your Plan can help you secure your financial future and attain your retirement goals. All it takes is proper planning and sticking to your long-term strategy. The Cement Masons & Plasterers Local 518 Defined Contribution Plan helps you save for your future by providing many advantages that are not available with other types of savings plans:

Tax Savings—Not only are contributions to the plan tax deferred, but also your investment earnings are not reduced by current taxes. This means you'll have more in your account, to compound and build more money for your future. Also, lower tax rates generally will apply to withdrawals during your retirement years lowering your overall tax bill.

Simplified Investing—Investing in your retirement plan is easier than you think. The Plan Sponsor has selected funds that offer you a broad range of investment opportunity and has pre-constructed age/risk models providing a simple way to build a personalized, diversified portfolio.

Personal Control—You control how the assets in your account are invested and can ensure that the investment strategy fits your personal needs and goals. You can also change your investment election as your situation changes.

Your plan brings it all together. Take full advantage of all your retirement plan offers. Use this time to develop a customized strategy to reach your retirement goals. *Just follow these 4 Easy Steps:*

- 1. Learn About Your Plan**
- 2. Determine Your Personal Risk Profile**
- 3. Determine Your Investment Strategy**
- 4. Complete Your Enrollment/Change Form**
Required for new participant enrollment or existing participant changes

How to Access and Manage Your Account

You can access your account via the Internet or by phone. You can obtain information including your balance by source and fund and the general provisions of your Plan. In order to access your account you will need your **User ID** and your **PIN** (personal identification number).

Web Access: www.MyEkon.com
Automated Voice Access: (866) 721-401k
Benefits Action Line: (866) 871-6356
St. Louis (314) 367-6555



4940 Washington Blvd
St. Louis, MO 63108

Step 1. Learn About Your Plan

General Information

Name of Plan: Cement Masons and Plasterers Local 518 Defined Contribution Plan
Plan Year: August 1 through July 31
Effective Date: April 1, 2000
Valuation Dates: Annual; Daily - Effective May 1, 2007

Eligibility

An Employee shall become a Participant as of the date contributions are required on their behalf under the Collective Bargaining Agreement.

Funding of Plan

- Employers will make contributions to the Plan based upon Collective Bargaining Agreements.
- Rollovers from qualified plans are permitted.

Investment of Funds

- Employee Directed Investment Program
- Future contribution investment elections can be changed daily.
- If no election is made, contributions will be invested in the American Funds Target Date Retirement Funds. Annual notices are provided for further information regarding the Qualified Default Investment Alternatives.
- Investment questions should be directed to Keith Kowalczyk with Ekon Financial.

Distribution of Funds

Normal Retirement: Age 55 and ceased industry employment

- Distributions will be made as soon as administratively possible after receipt of completed application for Normal Retirement, Total and Permanent Disability or Death.

Termination: Occurs after 12 consecutive months with no contributions.

- Distributions will be made as soon as administratively possible after and Termination and application is filed and eligibility established.
- Only one distribution is allowed prior to age 55.
- Distributions will be in the form of one lump sum.
- Your Account Balance is fully vested at all times.
- In-service Withdrawals are not permitted.

Hardship Withdrawals

Hardship withdrawals are allowed but only after all other resources have been exhausted. Hardship Withdrawals are subject to taxes and an additional excise tax of 10% (if you are less than 59½) at the time of distribution. A \$250 fee applies to all Hardship Withdrawals.

Loans

Loans are available in amounts up to 30% of the Participant's account balance, not to exceed \$40,000. Only one loan is permitted at a time. A \$250 fee applies to all Loans.

Benefit Applications

Application for benefits, as well as inquiries, should be directed to the Fund Office, TIC International Corporation, 6405 Metcalf, Suite 200; Overland Park, KS 66202; (913) 236-5490.

Step 2. Determine Your Personal Risk Profile

All investments have risk. Generally, the higher the risk, the higher the potential return. Take this survey to determine your personal risk profile.

What does the word "Risk" mean to you? Points

- a. Loss **0**
- b. Uncertainty **2**
- c. Opportunity **4**

Which of the following best describes you?

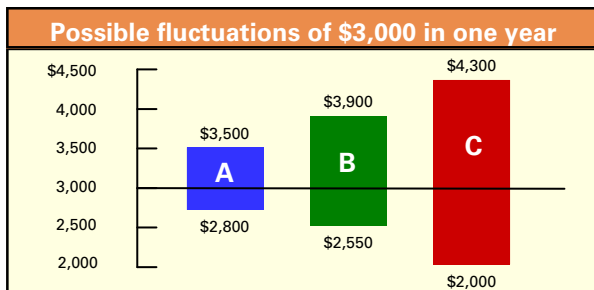
- a. I have trouble staying with a plan. **0**
- b. I stay with a strategy as long as it works. **2**
- c. Once I make up my mind, I will stay with my plan. **4**

Which statement best describes your investment philosophy?

- a. I want to avoid losses. I want stable investments that generate consistent returns even if they are likely to be lower. **0**
- b. I don't mind some fluctuations in the value of my investments, but I want to avoid investments that could have big losses. **2**
- c. I can handle the fluctuations if I have the chance to earn higher returns over time. **4**

The chart below shows the potential one-year fluctuations in different portfolios. With which portfolio do you feel most comfortable?

- a. Lower risk, lower return **0**
- b. Moderate risk, moderate return **2**
- c. Higher risk, higher return **4**

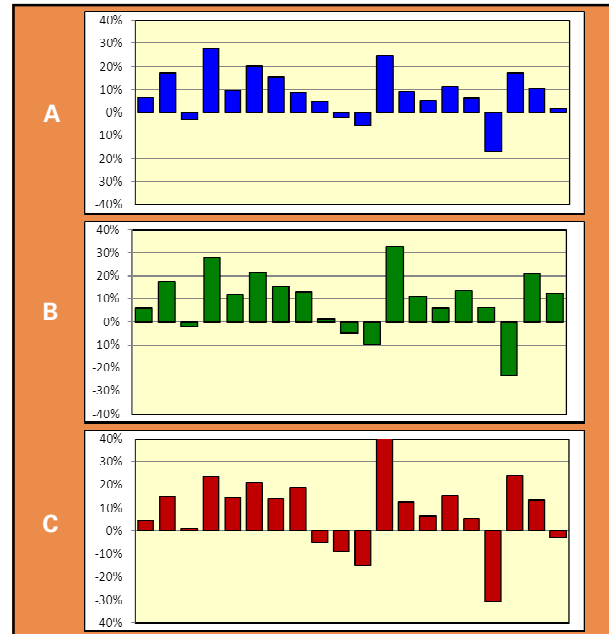


Sometimes losses are prolonged and sometimes they are short-lived. What would you do if your assets dropped by 20% in one year? Points

- a. I would move my money to lower risk types of investments. **0**
- b. I would be concerned about my retirement account and would consider moving to lower risk types of investments if the losses continued. **2**
- c. I would continue to invest according to my long-term investment strategy. **4**

If you had over 20 years to save, which investment portfolio has year-to-year returns that would make you most comfortable?

- a. Portfolio A — Low potential risk/return **0**
- b. Portfolio B — Moderate potential risk/return **2**
- c. Portfolio C — Greatest potential risk/return **4**



Add points for your **Risk Tolerance Score**: _____

Risk Tolerance Score

- 0-8
- 9-18
- 19-24

Personal Risk Profile

- Conservative
- Moderate
- Aggressive

Step 3. Determine Your Investment Strategy

The following Asset Allocation Models are provided by the Plan Sponsor to help you determine your personal investment strategy. These models are based on generally accepted investment theories that take into account the historic returns of different asset classes (e.g., stocks, bonds, stable asset) over defined periods of time. Your Personal Risk Tolerance and your Time Horizon are the two most important factors in deciding on an investment strategy. In using these models you should consider your other assets, income and investments (e.g., equity in a home, IRA investments, savings accounts) besides your money in the Plan. The blue asset classes are fixed income or bond investments. The green asset class contains balanced funds and a target date series of funds. Stock investments are represented in the yellow category and below. The values in the sub-totals of each asset class are the model's suggested percentage allocation.

Identify your personal model in the chart below using your Personal Risk Profile from Step 2 (Conservative, Moderate, Aggressive) and your Age (from 25-65) representing your Time Horizon. **Fill in** each individual fund percentage in this column using whole percentages. You may select one or more funds within each asset class or simply diversify within each asset class equally, so that the fund percentages sum to the sub-totals. Feel free to adjust your sub-totals to match your own personal preferences, but ensure that your total choices sum to 100%. **Alternatively**, if you do not wish to balance your investments yourself, the green asset class allows you to simply put 100% of your assets into a balanced or target date fund.

Asset Class	Investment Name	Investment Category	Personal Risk Profile/Age														
			-----Conservative-----					-----Moderate-----					-----Aggressive-----				
			25	35	45	55	65	25	35	45	55	65	25	35	45	55	65
Stable Asset	MetLife Managed GIC Fund	Stable Asset Short Government															
	PIMCO GNMA A																
	SUB-TOTAL		5%	10%	20%	30%	40%	0%	0%	10%	20%	30%	0%	0%	5%	10%	20%
Bond Funds	Amer Funds Bond Fund R4	Intermediate-Term Bond Intermediate-Term Bond															
	PIMCO Total Return A																
	SUB-TOTAL		10%	20%	25%	30%	40%	5%	10%	10%	15%	20%	0%	0%	0%	5%	10%
Balanced Funds	Amer Funds 2010-55 Target R4	Target Date															
	SUB-TOTAL		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Value Stock	AmCent Equity Income Inv	Large Value Large Value Small Value															
	Amer Funds Washington R4																
	Franklin Small Cap Value A																
	SUB-TOTAL		40%	30%	25%	20%	10%	35%	35%	30%	25%	20%	25%	25%	25%	25%	15%
Growth Stock	Amer Funds Growth Fund R4	Large Growth Large Growth Mid-Cap Growth/World Mid-Cap Growth															
	Amer Funds New Economy R4																
	Amer Funds SMALLCAP World R4																
	Columbia Mid-Cap Growth A																
	SUB-TOTAL		25%	25%	20%	10%	5%	35%	30%	30%	25%	15%	45%	45%	45%	40%	35%
World Stock	Amer Funds EuroPacific Gr R4	Foreign Large Blend World Stock Diversified Emerging Mkts															
	Amer Funds Cap World G/I R4																
	Amer Funds New World R4																
	SUB-TOTAL		20%	15%	10%	10%	5%	25%	25%	20%	15%	15%	30%	30%	25%	20%	20%
GRAND TOTAL			100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

The **Performance and Expenses** section of your report contains important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Website address shown below or you can contact Keith Kowalczyk at 314-367-6555 or 4940 Washington Blvd. St. Louis, MO 63108 for a free paper copy.

The tables below focus on how the investment options have performed over time and allow you to compare them with an appropriate broad based benchmark for the same time periods. Fee and Expense information is detailed at the right side of the main tables. The **Net Expense Ratio** expresses the **Total Annual Operating Expenses** as a percentage. The **Average Annual Return** is the net return after reduction for expenses. **Shareholder Type Fees** are in addition to the **Net Expense Ratio** while **Fund Restrictions** may block fund transfers, both of which are a deterrent for short-term trading.

Any bracketed "[X.XX%]" returns are inception to date results as the fund has not been in existence for 10 years. Indexes are shown in all color coded areas.

Investment Options as of 1/31/2014		Category	Quarterly Return	Average Annual Return			http://ekon.us/	Net Expense Ratio as a % Per \$1000	
	Index			1 Year	5 Year	10 Year			
Stable Asset		3 Month US Treasury Bill	0.02%	0.06%	0.10%	1.64%			
MetLife Managed GIC Fund		Stable Asset	0.41%	1.72%		[2.14%]	METLI	0.88%	\$8.80
PIMCO GNMA A		Short Government	0.34%	-0.62%	5.11%	4.84%	PAGNX	0.90%	\$9.00
Bond Funds		Barclays US Aggregate Bond	0.53%	0.12%	4.93%	4.62%			
Amer Funds Bond Fund R4		Intermediate-Term Bond	0.51%	0.08%	6.69%	3.56%	RBFEX	0.60%	\$6.00
PIMCO Total Return A		Intermediate-Term Bond	0.28%	-0.71%	6.63%	5.64%	PTTAX	0.85%	\$8.50
Large US Stock		S&P 500	2.00%	21.52%	19.19%	6.83%			
AmCent Equity Income Inv		Large Value	-0.49%	11.00%	12.86%	6.70%	TWEIX	0.94%	\$9.40
Amer Funds Washington R4		Large Value	1.77%	22.16%	17.85%	6.66%	RWMEX	0.65%	\$6.50
Amer Funds Growth Fund R4		Large Growth	3.21%	25.44%	19.16%	7.80%	RGAEX	0.68%	\$6.80
Amer Funds New Economy R4		Large Growth	5.52%	33.50%	23.99%	9.50%	RNGEX	0.83%	\$8.30
Mid Cap US Stock		Russell Mid Cap	2.65%	23.68%	23.77%	9.69%			
Amer Funds SMALLCAP World R4		Mid-Cap Growth/World	2.30%	21.24%	22.40%	9.46%	RSLEX	1.07%	\$10.70
Columbia Mid-Cap Growth A		Mid-Cap Growth	3.16%	22.92%	21.38%	8.71%	CBSAX	1.21%	\$12.10
Small US Stock		Russell 2000 Small Cap	3.12%	27.03%	22.26%	8.31%			
Franklin Small Cap Value A		Small Value	-0.43%	20.43%	22.48%	9.70%	FRVLX	1.27%	\$12.70
World Stock		MSCI EAFE (Foreign)	-1.84%	11.93%	13.84%	6.32%			
Amer Funds EuroPacific Gr R4		Foreign Large Blend	-0.39%	11.11%	14.68%	8.21%	REREX	0.85%	\$8.50
Amer Funds Cap World G/I R4		World Stock	0.11%	16.17%	16.10%	8.43%	RWIEX	0.80%	\$8.00
Amer Funds New World R4		Diversified Emerging Mkts	-3.68%	3.00%	15.65%	10.25%	RNWEX	1.01%	\$10.10

Shareholder Type Fees & Fund Restrictions

A withdrawal of \$5000 or more from any American Fund precludes any transfers back into that same fund for 30 days.

Amounts withdrawn from the MetLife Managed GIC Fund may not be transferred to a competing "Stable Asset" option for 90 days after withdrawal.

Investment Options as of 1/31/2014		Category	Quarterly Return	Average Annual Return			Quarterly Return	Average Annual Return			http://ekon.us/	Net Expense Ratio as a % Per \$1000		
	Index			1 Year	5 Year	10 Year		1 Year	5 Year	10 Year				
Balanced Funds	Stock Index	S&P 500	2.00%	21.52%	19.19%	6.83%	Stock% /	Blended Balanced Indexes						
	Bond Index	Barclays US Aggregate Bond	0.53%	0.12%	4.93%	4.62%	Bond%							
Amer Funds 2010 Trgt Ret R4		Target Date	0.53%	8.81%	12.57%	[4.12%]	50% / 50%	1.27%	10.82%	12.06%	[4.95%]	RDATX	0.70%	\$7.00
Amer Funds 2015 Trgt Ret R4		Target Date	0.72%	10.92%	13.35%	[4.35%]	60% / 40%	1.41%	12.96%	13.49%	[4.91%]	RDBTX	0.71%	\$7.10
Amer Funds 2020 Trgt Ret R4		Target Date	0.90%	12.81%	14.63%	[4.45%]	70% / 30%	1.56%	15.10%	14.91%	[4.87%]	RDCTX	0.73%	\$7.30
Amer Funds 2025 Trgt Ret R4		Target Date	1.25%	16.21%	16.32%	[5.04%]	80% / 20%	1.71%	17.24%	16.34%	[4.83%]	RDDTX	0.75%	\$7.50
Amer Funds 2030 Trgt Ret R4		Target Date	1.30%	17.33%	17.03%	[5.37%]	80% / 20%	1.71%	17.24%	16.34%	[4.83%]	RDETXX	0.75%	\$7.50
Amer Funds 2035 Trgt Ret R4		Target Date	1.18%	17.54%	17.10%	[5.36%]	90% / 10%	1.85%	19.38%	17.76%	[4.79%]	RDFTX	0.77%	\$7.70
Amer Funds 2040 Trgt Ret R4		Target Date	1.28%	17.97%	17.23%	[5.43%]	90% / 10%	1.85%	19.38%	17.76%	[4.79%]	RDGTX	0.77%	\$7.70
Amer Funds 2045 Trgt Ret R4		Target Date	1.32%	18.05%	17.25%	[5.43%]	90% / 10%	1.85%	19.38%	17.76%	[4.79%]	RDHTX	0.77%	\$7.70
Amer Funds 2050 Trgt Ret R4		Target Date	1.38%	18.03%	17.25%	[5.43%]	90% / 10%	1.85%	19.38%	17.76%	[4.79%]	RDITX	0.78%	\$7.80
Amer Funds 2055 Trgt Ret R4		Target Date	1.33%	18.05%		[12.60%]	90% / 10%	1.85%	19.38%	17.76%	[13.98%]	RDJTX	0.83%	\$8.30

* Blended Balanced Indexes are a combination of the S&P 500 Stock Index and the Barclays US Aggregate Bond Index in the specified proportions.

** **Important Note:** Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the specific internet Websites. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Plan Related Information

General Plan Information

The Cement Masons & Plasterers Local 518 Defined Contribution Plan is a daily valued, participant-directed, individual account plan. The Plan offers a broad range of investment options with varying degrees of risk and return characteristics to enable you to construct a diversified portfolio to help you achieve your personal retirement goals. All investments are held in the Plan's name by the Trustee. The Trustee has the responsibility for all voting and tender rights.

How to Give Investment Instructions

You may make changes in your investments at any time. You may give investment instructions online at MyEkon.com, by phone by calling toll free (866) 721-401k, or by completing a paper Enrollment/Change Form. The Plan's investment options which are valued daily are priced at the end of each business trading day. Investment instructions made during a business day prior to 3:00 pm Central Standard Time will be processed at that end of day's closing price. Investment instructions made after 3:00 pm, on a weekend or holiday will be processed at the end of the next business trading day.

Limitations on Transfers of Your Investments

Even though you are able to give investment instructions daily, short-term trading or market timing is prohibited by the investment providers. Short-term trading fees and transfer restrictions are explained in the "Shareholder Type Fees & Fund Restrictions" section on the preceding page.

Fees that may be Paid from Your Account

Administration	\$21/quarter*
Loan Initiation §	\$250
Distribution §	\$250 hardship fee
Custodial	None

Any fee deducted from your account will be listed as a *Fee* on the first page of your statement.

§ This Fee applies only upon the occurrence of the specified event.

*All expenses are allocated on a per capita basis. \$6/quarter is paid to Ekon Benefits for recordkeeping services. The remaining \$15/quarter is for administrative and participant communication services as well as to cover legal, auditing, accounting and all other operating expenses.

Expenses Paid from Your Investments

The **Net Expense Ratio** is the percentage of the fund's assets that are deducted by the investment provider for the operation of the fund which reduces the rate of return of the investment options. The Net Expense Ratio is expressed both as a percentage and dollar amount per \$1000 on the **Performance & Expenses** exhibit. Some of the Plan's administrative expenses for the preceding quarter were paid from the annual operating expenses of one or more of the investment options.

DOL Important Information

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. This notice is being provided to comply with Department of Labor (DOL) rules. Please visit the DOL website for more sources of information about individual investing and diversification at <http://www.dol.gov/ebsa/investing.html>

Please visit www.MyEkon.com/glossary for a glossary of terms relevant to the retirement plan investing. This glossary is intended to help you better understand your options.



Cement Masons & Plasterers Local 518
Defined Contribution Plan
Enrollment/Change Form

Name _____
Last First Initial

Effective Date ____/____/____

Social Security Number _____

Date of Birth ____/____/____

Date of Hire ____/____/____

Address _____
Street City State Zip

A. What is the Purpose of this Form? *Check the appropriate box(es) below and complete the applicable sections.*

- New Enrollment — *Complete B*
- Basic Data Change Change Future Investment Election — *Complete B*
- Rollover — *Complete B* Rebalance Existing Assets — *Complete C*

B. & C. How You Want Your Money Invested: *Make your elections in multiples of 1%.*

Investment Options		B. Future Election	C. Rebalance Assets
Stable Asset	MetLife Managed GIC Fund	Stable Asset	_____
	PIMCO GNMA A	Short Government	_____
Bond Funds	Amer Funds Bond Fund R4	Intermediate-Term Bond	_____
	PIMCO Total Return A	Intermediate-Term Bond	_____
Balanced Funds	Amer Funds 2010-55 Target R4	Target Date	_____
	<i>Circle One: 2010 2015 2020 2025 2030 2035 2040 2045 2050 2055</i>		
Value Stocks	AmCent Equity Income Inv	Large Value	_____
	Amer Funds Washington R4	Large Value	_____
	Franklin Small Cap Value A	Small Value	_____
Growth Stocks	Amer Funds Growth Fund R4	Large Growth	_____
	Amer Funds New Economy R4	Large Growth	_____
	Amer Funds SMALLCAP World R4	Mid-Cap Growth/World	_____
	Columbia Mid-Cap Growth A	Mid-Cap Growth	_____
World Stocks	Amer Funds EuroPacific Gr R4	Foreign Large Blend	_____
	Amer Funds Cap World G/I R4	World Stock	_____
	Amer Funds New World R4	Diversified Emerging Mkts	_____
<i>Some funds may have trading fees or restrictions see Performance & Expenses page for more detail.</i>		<i>Total</i>	100% 100%

Signature *This form **must** be signed, dated and returned to Chantel Putman in sufficient time prior to the effective date of the change.*

Date

I authorize the Plan Administrator to take the action indicated above with regard to my participation in the Plan.

