



March, 2020

FIRST NAME LAST NAME  
STREET ADDRESS  
CITY, STATE ZIP

Re: Annuity Plan Inactivity Fee

Dear FIRST NAME,

This letter provides you with notice that your individual annuity account will be charged an inactivity fee of \$100.00.

This fee applies to plan participants who have not had annuity plan contributions for a period of twelve (12) consecutive months or longer, and no application for payment of the individual account has been made. This period of inactivity includes work months **January through December 2019**. Per Section 3.07 of the Plan, the Board of Trustees is authorized to charge this annual inactivity fee. The fee will be credited against the administrative expenses of the Plan.

Should you have any questions please contact our office at 1-800-331-4277 or via email at [retirement@iwtrustfund.com](mailto:retirement@iwtrustfund.com)

Sincerely,

Penny Brown  
Administrative Manager