



Pacific Maritime Association-Headquarters

401(k) Plan Vacation Pay Deferral Election Notice-2016

It is time to review your 401(k) Plan deferral Elections for your Vacation Pay as follows:

Elect a deferral to the 401(k) Plan based on the vacation pay hourly rate or percentage election currently on file at Fidelity (No Action Required); or

Elect a different deferral based on an hourly rate or a percentage from your vacation paycheck; or,

Elect not to make any deferral from your vacation pay.

Should you wish to change your current election in any way or if you wish to begin deferrals from your vacation pay, you must contact Fidelity Investments, online at www.fidelity.com/atwork or call 1 800 761 ILWU (4598) not later than 12:30PM, PST on Wednesday, January 27, 2016.

Note: If you wish to make contributions to the Roth 401(k) you must also contact Fidelity Investments to elect deferrals to the Basic Roth 401(k) and Age 50-Catch-up.

555 Market Street – Third Floor – San Francisco – California 94105

415 576 3210

www.pmanet.org

