

# **Sprinkler Industry Supplemental Pension Fund**

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## **EXTRA, EXTRA READ ALL ABOUT IT!**

The Board of Trustees of the Sprinkler Industry Supplemental Pension Fund (“SIS Pension Fund”) is pleased to introduce *some enhanced services* that are soon to be available to Participants in the SIS Pension Fund. Beginning on **July 1, 2012** the SIS Pension Fund will begin utilizing the services of NorthStar Retirement Advisors, a retirement consulting firm that specializes in working with retirement plan participants to provide guidance and advice with respect to their overall strategy for investing and saving for future retirement income needs. In doing so, NorthStar Retirement Advisors will consider many factors, including your NASI Pension benefits, SIS Pension benefits, Social Security benefits, health benefits, as well as other “outside” investments you may have as part of your household portfolio.

NorthStar Retirement Advisors will provide **one on one** support to each SIS Pension Fund Participant who elects to take advantage of its services. NorthStar Retirement Advisors is committed to working with you to create a plan that is customized for you because it takes into account your personal savings and investment goals. You can set up a telephone appointment with NorthStar Retirement Advisors to create and/or review your investment and savings strategies. There is no cost to you for the first two (2) hours of these services you use during one calendar year. If you exceed two (2) hours in one calendar year, your SIS Pension Fund account will be charged \$175 for each additional hour of service. The time that it takes to work with each participant initially is generally between one (1) and two (2) hours.

To provide these new services, NorthStar Retirement Advisors uses state of the art on-line tools, powered by Klein Decisions, K4 Strategies, that aid in clearly defining your retirement goals, the right retirement age for you and what retirement income you can reasonably expect. In working with NorthStar Retirement Advisors, you can set your own range of acceptable outcomes using “what if” scenarios. The recommended suggested strategy presents the best combination of retirement age, income, current savings and investment risk based on your individual goals and objectives. These services will provide an optimal strategy with the highest probability of success and satisfaction.

Remember, retirement readiness planning is an ongoing process during your *entire* lifetime. No matter what age you are today or whether or not you are starting out in your career, in the middle of your career, or approaching or in retirement, your overall goal is to ensure that your retirement funds outlive you. Retirement objectives and priorities are not the same for everyone so the amount you will need at/during retirement will depend on the lifestyle you want, the amount of income you will have and how long you will be retired.

***How Do You Get Started?*** Call NorthStar Retirement Advisors. Our participant investment consultant, *Karen McCloskey* will set up telephone appointments to work with you to review your investment selection in the SIS Pension Fund and review your overall investment and savings objectives. Karen McCloskey can be reached at 215-278-4050 or 1-866-227-0109 or email Ms. McCloskey at [kmccloskey@northstarra.com](mailto:kmccloskey@northstarra.com). Alternatively, you can visit the NorthStar Retirement Advisors website at [www.northstarra.com](http://www.northstarra.com) and leave your contact information.