

SOUTHERN NEVADA CULINARY & BARTENDERS PENSION PLAN



JULY 2008

YOUR PENSION PLAN WEBSITE: WWW.CULINARYPENSION.ORG

For over 30 years the **Southern Nevada Culinary and Bartenders Pension Plan** has been providing eligible participants with exceptional retirement benefits. Your benefits are based on the years you have worked in the industry and they are designed to add more security to your retirement.

As a Plan participant, you pay nothing out-of-pocket and you become automatically covered by the Pension Plan on the first day contributions are made on your behalf by your employer. The pension benefits are possible through contributions made by your employer under a collective bargaining agreement with the Culinary and Bartenders Unions.

The Pension Plan Website

The website was created to help active Plan participants, retirees and beneficiaries find answers to their pension questions in a way that is accessible and easy to understand. Regardless of whether you are an experienced Internet user or not, you will find the Plan's website simple to use. By visiting the website, you can learn about the Plan's pension benefits, print forms and documents, and log into the site to view your personal pension information. You can also obtain a projected estimate amount of your future benefits by using the website's pension calculator. *

When you visit www.culinarypension.org, you will find in depth information about the Plan's benefits/options including Regular Retirement, Early Retirement, Disability and Death Benefits. In addition, the website allows you to update your information (address, telephone number, e-mail, etc.), obtain retiree information, general tax information, read previous newsletters, as well as learn about a variety of other topics. We want to make sure that if you are unable to visit the Pension Office, you can still access your pension information, at your convenience - 24 hours a day, 7 days a week.

We understand that not all Plan participants have access to a computer and some participants may not be familiar with using the Internet. That is why we would like to encourage you to use the computer kiosks that are available at the Pension Office and the Culinary Health & Welfare Office. If you require computer assistance, simply ask any staff member, and they will be happy to assist you.

* The amount shown using the pension calculator is a projection and may differ from your actual pension benefit amount. A pension benefit amount is not official until approved by the Board of Trustees.

Know Your Retirement Needs!!

To obtain more information about your Pension Plan, please call the Pension Office at **(702) 369-0000** or visit us online at www.culinarypension.org.

YOUR BENEFITS ONLINE

Log In And View Your Pension Information

Certain information, which can be obtained by visiting the Pension Office, can also be accessed by visiting www.culinarypension.org. Once you enter the website (you can view the information in either English or Spanish), look for an option titled **Your Benefits Online** (located on the upper left corner menu of the main page). When you choose **Your Benefits Online**, you will be placed in a secured page where you can enter your Social Security number and PIN to access your benefit information.

If you have never logged into the website before, you may be wondering, what is a PIN? A PIN is a password that allows you to access detailed pension information. You can obtain a PIN by clicking on **Your Benefits Online** and choosing the option titled **Request a PIN** (located above the box where you enter your Social Security number). Fill out all of the information and select the "submit request" option at the bottom of the page. A PIN will be sent to your home address within 5 business days.

The first time you log into **Your Benefits Online** by entering your Social Security number and new PIN, you will be asked to change that PIN and replace it with a new password. If you ever forget your PIN, click on **Your Benefits Online** and choose the option titled **Forgot My PIN** (located at the bottom of the Your Benefits On-

line page) to reset your password.

What You Will Find in Your Benefits Online

After entering your Social Security number and PIN, you will be placed in a secure page titled Your Benefits Online Home. By selecting the option titled **Current Work History and Vested Status** (located on the upper left corner menu of Your Benefits Online Home), you will see a variety of information including your regular retirement date, the plan years you have worked, the hours reported by your employer, and more.

By choosing the **Pension Benefit Statement** option (located on the upper left corner menu), you can view your future benefit amount projection, which is the amount you could receive at age 62. Please keep in mind that benefit projections are estimates, and therefore, your actual benefit amount may be more or less than the amount shown depending on the number of hours you work per year. If any of the information on your record is not correct, please contact the Pension Office.

Another option available to you is the **Pension Calculator** (located on the upper left corner menu), which will show you what your benefit amount could be when you retire. The Pension Calculator can provide you with a benefit amount projection based on retiring under the Regular Retirement benefit, Early Retirement benefit or Disability Benefit.

If you have any questions about the website, please send an e-mail to support@culinarypension.org or call the Pension Office at (702) 369-0000.



FREQUENTLY ASKED WEBSITE QUESTIONS

Below you will find questions often asked by participants about the website. Should you have additional questions, please send an e-mail to support@culinarypension.org. Please include your name and phone number, but **do not include** your Social Security number.

Can you send me personal pension information via e-mail?

You may obtain general information via e-mail, but you may not receive personal pension information, as it is not a secure way to transmit information. However, you can view your personal pension information by visiting the website and logging into **Your Benefits Online**, and by visiting the Pension Office in person.

Is the information I share on the website safely guarded?

Yes, your information (name, address, Social Security number, etc.) is encrypted, which means that it is protected. Your information is securely stored and maintained by dedicated professionals.

I received a PIN yesterday and I was able to log in, but today I can't access my information. Do I need a new PIN?

The first time you log in with a new PIN you will be required

to change that PIN into a new password. The original PIN you received from the Pension Office will no longer work after you select a new password.

Please note that when you request a PIN via e-mail, certain e-mail providers may place the e-mail we send you (containing your PIN) into the trash or spam folder. To prevent this, please add webreply@abpa.com and webreply@abpa-tpa.com to your e-mail's contact list.

I tried to log in to view my benefits, but I cannot access my information. What am I doing wrong?

Please make sure you do not add spaces or dashes when entering your PIN and Social Security number. Also, keep in mind that PINs are case sensitive. If your PIN is **2K2P22J** (with capital letters) you **will not be able to log in** if you enter **2k2p22j** (with lower case letters).

I updated my address online, but it still shows my old address. What happened?

The website does not allow retirees and beneficiaries to update their address online. If you need to update your address print, fill out and sign the **Change of Address** form found under the **Forms and Documents** section (located on the upper left corner of the main page) and mail it to

the Pension Office (the address is in the last page of this newsletter).

Visit The Pension Office to obtain more information.

If you have any questions about the Pension Plan, please visit the Pension Office at 1820 E. Sahara Ave., Suite 314 (near the intersection of Burnham and East Sahara - on the third floor).



Visit

The Culinary & Bartenders Pension Website



You can log in to **Your Benefits Online** to view your personalized pension information 24 hours a day, 7 days a week at

www.culinarypension.org

To access **Your Benefits Online** you will need your Social Security Number and a PIN number. If you would like to receive a PIN, please visit www.culinarypension.org to request one or call 702-369-0000 to request a PIN over the phone.

When you view **Your Benefits Online** you can:

- Update your home address and e-mail address
- View your current work history
- Check your vested status
- Find out how many Pension Credits you have earned to date
- View your Annual Pension Benefit Statement
- Use the interactive Pension Calculator to see what your plan options and benefits could be when you retire

Other features on the site will allow you to:

- Learn more about the Pension Plan benefits
- View the official plan document
- Review Frequently Asked Questions and Plan Highlights
- Learn about the free Retirement Planning Program
- Find out how to apply for benefits
- Read past pension newsletters

We hope you will take full advantage of this valuable resource! If you have questions about the website, please contact the Pension Office at (702) 369-0000.

Visite

El Sitio Web Del Plan De Pensión Para Empleados Culinarios & Cantineros

Usted puede entrar a **Sus Beneficios en Línea** para repasar su información personalizada de pensión 24 horas al día, 7 días a la semana al www.pensionculinaria.org

Para usar **Sus Beneficios en Línea** va a necesitar su Número de Seguro Social y una clave de acceso (también conocido como un PIN). Si quiere recibir un PIN, por favor visite www.pensionculinaria.org para pedirlo o llame al 702-369-0000 para pedir un PIN por teléfono.

Al repasar **Sus Beneficios en Línea** usted puede:

- Cambiar su dirección (domicilio) y su dirección de correo electrónico
- Repasar su historial de trabajo vigente
- Averiguar si ha adquirido su derecho al beneficio
- Averiguar cuantos Créditos de Pensión ha ganado
- Repasar su Reporte Anual de Beneficios de Pensión
- Usar la Calculadora de Pensión para ver cuales son sus opciones y los beneficios disponibles cuando se jubile

También en este sitio usted podrá:

- Informarse sobre los beneficios que el Plan ofrece
- Leer el documento oficial del Plan
- Repasar las Preguntas Frecuentes y Puntos Importantes del Plan
- Informarse sobre el programa gratis de Planear para la Jubilación
- Informarse sobre como solicitar los beneficios
- Leer boletines informativos previamente publicados

¡Esperamos que tome ventaja de este recurso valioso! Si tiene preguntas sobre el sitio web, por favor contacte la Oficina de Pensión al (702) 369-0000.

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AND BARTENDERS PENSION PLAN**

**1820 E. SAHARA AVE., SUITE 314
LAS VEGAS, NV 89104**

www.culinarypension.org
www.pensionculinaria.org

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Change of address?

If you have recently moved, please mail us your new address and phone number as soon as possible to the address above.

¿Cambio de dirección?

Por favor notifique la oficina por escrito si se ha mudado recientemente. Envíenos por correo su nueva dirección y número de teléfono a la dirección indicada arriba.

