

The Wise Choice for Public Employees[®]

Retirement Healthcare Funding Plan

Sponsored by the National Public Pension Fund Association (NPPFA)



NPPFA  **BENEFITS**
National Public Pension Fund Association

NPPFA Benefits On-Demand Representatives

Our representatives are available to meet with you on an individual basis. To schedule an appointment, learn more about our Retirement Healthcare Funding Plan, or how we can help you reach your retirement goals, please contact us at:

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1-866-994-6312
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FAQs regarding your Retirement Healthcare Funding Plan

WHAT CAN MY FUNDS BE USED FOR?

Generally, funds can be used only for qualified medical expenses (e.g., health insurance premiums, deductibles, office visit co-pays, prescription medications, long-term care) and are received tax-free.

WHO CAN MY FUNDS BE USED ON?

The funds can be used for any tax dependent. An example of a tax dependent can be a child(ren), parent, and or spouse. The funds can be used on anyone you declare as a dependent on your federal income tax return.

CAN I CHOOSE MY OWN INVESTMENTS?

Yes. Similar to your 457 deferred compensation plan, you will have your own account and can choose from a list of investment options offered by the *Wise Choice for Public Employees*® plan. Investment options consist of nineteen core asset class specific Vanguard indexes that includes three asset allocation funds and a fixed stable/value fund without the typical liquidity restrictions. A managed account called PortfolioXpress® is provided at no additional fee. A complete list of our investment options can be found in the Funds at a Glance flyer.

HOW DO I SUBMIT A CLAIM?

There are two types of reimbursement – one for recurring monthly insurance premiums and another for general medical expenses. For a partial list of qualifying health care expenses, please go to the NPPFA Benefits website www.nppfabenefits.org under the VEBA/115 Claims tab and select Eligible Expenses. You must always include corresponding proof of payment to be eligible for reimbursement and to avoid any processing delays.

UPLOAD YOUR CLAIM TO NPPFA BENEFITS

Submit your claims directly on the NPPFA Benefits website by using the online claims portal. Go to www.nppfabenefits.org and select the VEBA/115 Claims tab. Then click the "Miscellaneous" claim button to submit any eligible medical expense or use the "Monthly" claim button for recurring monthly insurance premium reimbursements. Log into your account and follow the instructions for submission. If this is the first time you've used the online portal, please click "First Time User/Login Help" to establish your login credentials.

WHEN CAN I EXPECT REIMBURSEMENT?

Monthly claims are specifically for reimbursement of recurring monthly insurance premiums. When you create a monthly claim, NPPFA Benefits will process your monthly reimbursement request to ensure funds are deposited in your bank account around the 5th of each month. You can request reimbursement of the full premium amount, or strategically choose a lesser

amount to leave more funds in your retirement healthcare account to grow tax free for future use.

Miscellaneous claims can include a single medical expense or up to ten separate items. Please allow 2-3 weeks to process your reimbursement upon receipt of completed paperwork. Using the online system will expedite this process.

WHAT HAPPENS IN THE EVENT OF MY DEATH?

In the event of your death, if remaining funds exist, these funds may be used by your spouse or any qualified dependent (a person listed on your tax return). In the absence of a spouse or qualified dependents, assets in your account will be paid to a named beneficiary.

WE ARE HERE TO HELP

If you have any questions regarding your retirement healthcare funding plan, our NPPFA Benefits service representatives are readily available to conduct meetings in person, via phone call, or virtual video conference at a time and place that works best for you. Please go to www.nppfabenefits.org and choose the Book an Appointment tab to schedule a meeting time with a service representative. Alternatively, you can reach our office staff below:

OFFICE HOURS:

Mon-Fri 9am-5pm CST

PHONE:

866-994-6312 (call or fax)

EMAIL:

service@nppfabenefits.org

ADDRESS:

1701 E. Lake Avenue, Suite 400
Glenview, IL 60025

Your Investment Funds at a Glance

Short Bonds/Stable Money Market

Fund Name/Type	Investment Objective	VEBA Expense Ratio	Underlying Investment Ticker Symbol
Vanguard Federal Money Market Inv	Seeks to provide current income and preserve shareholders' principal investment by maintaining a share price of \$1.	0.78%	VMFXX
Vanguard Short Term Investment Grade Admiral	Designed to give investors exposure to high and medium quality, investment grade bonds with short term maturities. The fund invests in corporate bonds, pooled consumer loans, and U.S. government bonds.	0.98%	VFSUX

Intermediate/Long Term Bonds

Vanguard Total Bond Market Index I	Designed to provide broad exposure to U.S. investment grade bonds. Reflecting this goal, the fund invests about 30% in corporate bonds and 70% in U.S. government bonds of all maturities (short, intermediate, and long term issues).	0.98%	VBPIX
Vanguard Inflation Protected Securities I	Designed to protect investors from the eroding effect of inflation by investing in securities that seek to provide a "real" return. The fund invests in bonds that are backed by the full faith and credit of the federal government and whose principal is adjusted quarterly based on inflation.	0.98%	VIPIX

Aggressive Bonds

Vanguard High Yield Corporate Admiral	Invests in a diversified portfolio of medium and lower quality corporate bonds, often referred to as "junk bonds."	1.08%	VWEAX
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Large Cap Stocks

Vanguard Value Index Admiral	Invests in stocks of large U.S. companies in market sectors that tend to grow at a slower pace than the broad market; follows a buy and hold approach.	0.98%	VVIAX
Vanguard Institutional Index I	Tracks the performance of the Standard & Poor's 500 [®] Index.	0.63%	VINIX
Vanguard Large Cap Index I	Invests only in stocks of large U.S. companies.	1.13%	VLISX
Vanguard Growth Index Admiral	Invests in stocks of large U.S. companies in market sectors that tend to grow more quickly than the broad market.	1.23%	VIGAX

Small/Mid Cap Stocks

Vanguard Mid Cap Value Index Admiral	Offers exposure to mid-capitalization U.S. value stocks.	1.23%	VMVAX
Vanguard Mid Cap Growth Index Admiral	Offers exposure to the stocks of mid-capitalization U.S. growth oriented companies, which tend to grow more quickly than the broader group of medium sized companies.	1.33 %	VMGMX
Vanguard Small Cap Value Index I	Offers exposure to the stocks of small-capitalization U.S. value companies, which tend to grow more slowly than the broader group of small sized companies.	1.48%	VSIIX
Vanguard Small Cap Index I	Provides broad exposure to the small-capitalization U.S. equity market. The fund seeks to track an index of small sized companies.	1.48%	VSCIX
Vanguard Small Cap Growth Index I	Offers exposure to small-capitalization U.S. growth stocks, which tend to grow more quickly than the broader market. The fund seeks to track a growth style index of small sized companies.	1.53%	VSGIX

International Stocks

Vanguard Total Intl Stock Index	The fund tracks stock markets all over the globe with the exception of the United States.	1.38%	VTSNX
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Multi Asset/Other

Vanguard Target Retirement 2060 Inv	Invests in four Vanguard index funds, holding approximately 90% of assets in stocks and 10% in bonds.	1.42%	VTTSX
Vanguard Life Strategy Income Inv	Seeks to provide current income and some capital appreciation and is the most conservative. The fund holds 80% of its assets in bonds, a portion of which is allocated to international bonds and 20% in stocks, a portion of which is allocated to international stocks.	1.21%	VASIX
Vanguard Life Strategy Moderate Growth Inv	Seeks to provide capital appreciation and a low to moderate level of current income. The fund holds 60% of its assets in stocks, a portion of which is allocated to international stocks, and 40% in bonds, a portion of which is allocated to international bonds.	1.31%	VSMGX

Fixed

Standard Stable Asset Fund III	Interest Rates: The guaranteed crediting rate is declared in advance and is reset quarterly. The declared crediting rate will never be below 1.00%. Principal and interest are guaranteed by Standard Insurance Company. For the latest credited rate information, please log into your account at my.trsuretire.com .	N/A	N/A
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Mutual funds are sold by prospectus. Please consider the charges, risks, expenses and investment objectives carefully before investing. A prospectus containing this and other information about the investment company can be obtained from your financial professional. Read it carefully before you invest or send money.

PORTFOLIOXPRESS®

“My financial picture is relatively straightforward, so an investment strategy based on when I plan to retire (and my comfort with risk) is probably a good starting point.”

If this statement applies to you, consider *PortfolioXpress*, our automatic asset allocation and rebalancing service. *PortfolioXpress* is offered at no additional cost, although you will continue to pay any fees related to the underlying funds in which your account is invested.

ONE-STEP DIVERSIFICATION

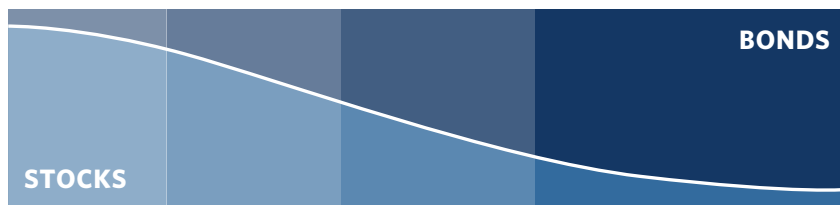
Using your plan's fund lineup, *PortfolioXpress* creates a diversified investment mix based on your risk preference and anticipated retirement year.

Once you agree, the service automatically:

- Rebalances your account and future allocations to reflect your mix.
- Rebalances your portfolio to maintain your mix as needed.
- Adjusts your mix to become more conservative over time.

Your circumstances may change over time, so review your investing strategy periodically to make sure it continues to reflect your current situation. You can adjust your *PortfolioXpress* settings at any time at [URL].

A GLIDE PATH CHARTS THE COURSE FOR YOUR INVESTMENT MIX.



Early career

Retirement

The glide path above is illustrative and does not represent a specific asset allocation at any given time. Be sure to review the investment mixes and glide path before investing.

Sign up for *PortfolioXpress*:



VISIT

[Transamerica.com]



CALL

[800-755-5801]

PortfolioXpress® is a registered service mark of Transamerica Retirement Solutions, LLC (Transamerica). *PortfolioXpress*® presents a series of asset allocation models up to and through a designated retirement year. You are solely responsible for choosing the retirement year [and risk preference]. By subscribing to the service, you agree to each of the asset allocation mixes and automated rebalancing transactions that will take place over time within your account as you approach the selected retirement year. If you sign up, you should carefully review the service agreement for additional information regarding fees and other terms and conditions that may apply to this service. Although the *PortfolioXpress*® service is offered at no additional cost, you will continue to bear the fees of the underlying funds in which the account is invested. *PortfolioXpress*® is designed as investment education and is structured to comply with the Investment Education Exception under the Fiduciary Rule (DOL Regulation S 2510.3-21 - Definition of “Fiduciary”). Transamerica Retirement Solutions or its affiliates do not provide investment advice for *PortfolioXpress*®. Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation is to stocks, the greater the risk. The principal value of the portfolio is not guaranteed at any time, including at and after the target date.

Transamerica Retirement Solutions (TRS) is affiliated with Massachusetts Fidelity Trust Company (MFTC) through which TRS provides certain investment education services to plan participants and other administrative services on behalf of the plan. MFTC is an Iowa trust company with its principal office located at 4333 Edgewood Road NE, Cedar Rapids, IA 52499. All Transamerica companies identified are affiliated, but are not affiliated with your employer.

NOT INSURED BY FDIC OR ANY
FEDERAL GOVERNMENT AGENCY

MAY LOSE
VALUE

NOT A DEPOSIT OF OR
GUARANTEED BY ANY BANK

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TRANSAMERICA®

Designating a Beneficiary for your 115 Trust

WHY DESIGNATING A BENEFICIARY IS IMPORTANT?

Similar to your 457(b) account, other investment accounts, and life insurance policies, naming a beneficiary for your 115 trust account is essential to your financial plan and your family's well-being. Please review the following guidelines for completing and returning the beneficiary form.

WHEN WILL THIS FORM BE REFERENCED?

It is important to note that this form will only be referenced if you die without a spouse or other tax dependent(s).

A tax dependent is a qualifying person (typically your child or relative) whom you declare as a dependent on your individual or joint federal income tax filing.

If you die with a tax dependent, your account will automatically "go to them".

EXAMPLES OF WHO NOT TO LIST ON THE FORM

- Your spouse (your account automatically goes to him/her)
- Dependent (minor) children
- Any other tax dependent

EXAMPLES OF WHO TO LIST ON THE FORM

- Adult children
- Parent or other sibling
- Extended family member
- Some other person or organization that will receive the funds in the event of your death

RETURN YOUR BENEFICIARY FORM TO NPPFA BENEFITS

Submit your beneficiary form directly on the NPPFA Benefits website by using the secure file transmission feature. Go to www.nppfabenefits.org and select the Resources tab. Then choose Secure File Transmission to complete the information required to return your beneficiary form to us securely.

Alternatively, you can send the completed form via fax to 866-994-6312 or mail to the address below. Please contact NPPFA Benefits Customer Service for any additional questions.

EMAIL:

service@nppfabenefits.org

ADDRESS:

1701 E. Lake Avenue, Suite 400
Glenview, IL 60025

Instructions

To designate a beneficiary or to change your existing beneficiary designation on your plan, complete all applicable sections of this form, obtain any required signatures, and return it to your Plan Representative. This form will only be referenced if you die without a spouse or tax dependents.

Initial Designation Change of Designation

Section A. Employer Information

Company/Employer Name

Contract/Account No. Affiliate No. Division

Section B. Personal Information

Social Security No. Date of Birth
(mm/dd/yyyy)

First Name/Middle Initial Last Name

Mailing Address

City State Zip Code

Phone No. Ext.

E-mail Address

Section C. Primary Beneficiary Designation - This person will receive the benefit only if you die without a tax dependent

This designation will apply to the account number above. You must designate a specific percentage for each beneficiary. Shares must be whole percentages and total 100%. If you do not indicate shares, benefits will be split equally among surviving beneficiaries. If the named beneficiary is a trust, please specify the name and date of the trust and the name of the trustee. The person(s) listed should NOT be your spouse or minor children since your account will automatically be re-titled in their name in the event of your death. Designate a non tax dependent as your beneficiary. This can include your adult children, a parent or sibling, an extended family member, or some other person or organization that will receive the funds in the event of your death.

Share of Benefits: % (whole percentages only) Relationship

Last Name or Name of Trust Date of Birth or Date of Trust
(mm/dd/yyyy)

First Name/Middle Initial Social Security No. or Trust Tax ID

Mailing Address

City State Zip Code

Primary Beneficiary Designation (continued)

Share of Benefits: % (whole percentages only) Relationship

Last Name Date of Birth (mm/dd/yyyy)

First Name/Middle Initial Social Security No.

Mailing Address

City State Zip Code

Section D. Contingent Beneficiary(ies) - Will receive benefits if no primary beneficiary is living at the time of your death

Note: Share of benefits must total 100% for contingent beneficiaries. If additional space is needed to designate multiple beneficiaries, complete the Supplemental Beneficiary Designation page.

Share of Benefits: % (whole percentages only) Relationship

Last Name Date of Birth (mm/dd/yyyy)

First Name/Middle Initial Social Security No.

Mailing Address

City State Zip Code

Share of Benefits: % (whole percentages only) Relationship

Last Name Date of Birth (mm/dd/yyyy)

First Name/Middle Initial Social Security No.

Mailing Address

City State Zip Code

Section E. Participant Signature

I certify that the information provided on this form is correct and complete.

X _____ **X** _____
Participant Signature Date

X _____ **X** _____
Print Name Social Security Number

Section F. Plan Representative Signature

I certify that the information provided on this form is correct and complete.

X _____ **X** _____
Plan Representative Signature Date

Supplemental Beneficiary Designations

Social Security No.

First Name/Middle Initial

Last Name

Note: Share of benefits must total 100% for primary beneficiaries (will receive benefits in the event of your death) AND 100% for contingent beneficiaries (will receive benefits if no primary beneficiary is living at the time of your death).

Primary Beneficiary **Contingent Beneficiary**

Share of Benefits: % (whole percentages only)

Relationship

Last Name

Date of Birth (mm/dd/yyyy)

First Name/Middle Initial

Social Security No.

Mailing Address

City

State

Zip Code

Primary Beneficiary **Contingent Beneficiary**

Share of Benefits: % (whole percentages only)

Relationship

Last Name

Date of Birth (mm/dd/yyyy)

First Name/Middle Initial

Social Security No.

Mailing Address

City

State

Zip Code

NOTES

NOTES



www.nppfabenefits.org
1-866-994-6312



Scan QR code with your smartphone to:



Visit the app store and download the Transamerica app.



Visit the NPPFA Benefits website.



Access your account or establish a new one.