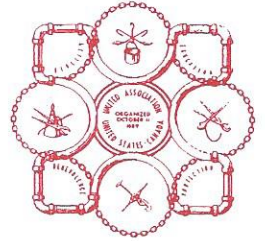




**LOCAL UNION 550 U.A.**  
**SPRINKLER FITTERS and APPRENTICES OF BOSTON**  
**AND VICINITY**

46 ROCKLAND STREET • BOSTON, MASSACHUSETTS 02132  
TELEPHONE 617-323-0474  
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**MARK FORTUNE**  
BUSINESS AGENT

July 16, 2013

**PETER GIBBONS**  
BUSINESS MANAGER  
SECRETARY-TREASURER

**MATTHEW JONES**  
ORGANIZER

Members  
Sprinkler Fitters Local 550  
46 Rockland Street  
Boston, MA 02132

Dear Member:

Recently we changed our retirement plan from The Hartford to MassMutual. As a result of this change, you will receive a statement showing you have a zero balance as well as a postcard from MassMutual explaining how you can log on to see your account balance at the new plan within MassMutual. This is a result of the transfer to MassMutual.

I can assure you that every member's assets transferred appropriately to MassMutual just as planned. The reason for our transition to MassMutual was to provide for better investments and lower investment fees.

We are sorry for any confusion this may have caused you. Please feel free to contact our investment adviser, Richard Cawthorne, if you have any questions or concerns. His contact information is below:

**Richard Cawthorne**  
**[Rich@alphapension.com](mailto:Rich@alphapension.com)**  
**617-916-0335**  
**877-449-401K**

Fraternally yours,

Peter Gibbons  
Business Manager  
Secretary-Treasurer