

IBEW LOCAL NO. 9 AND LINE CLEARANCE CONTRACTORS

401(k) RETIREMENT FUND

MISSING PARTICIPANT LOCATION PROCEDURES

The Fund Office takes the following steps to locate any missing participants. If John Hancock or the Fund Office has an incorrect or missing address, the following procedures will be taken in order to identify the participant's correct address.

1. Confirm that the address in the Fund Office's BMSWIN system matches the John Hancock data. If the Fund Office has a correct address that information is transmitted to John Hancock.
2. Contact the participant's Local Union to obtain the participant's last known address.
3. If the participant is actively working, contact the contributing employer for the current address.
4. Check the appropriate Electronic Reciprocal Transfer System for a current address, if one is used by the Trade.
5. Check the records of other sister plans or reciprocal plans in which the missing participant may currently be a participant or has participated in the past.
6. Use free electronic search tools, including internet search engines, public records data bases and social media.
7. Provide immediate supervisor with participant information (SSN, name, Date of Birth and last known address) for the commercial locator. Also use credit reporting agencies, information brokers and investigation data bases. The Fund Office currently uses LexisNexis Risk Solutions as the commercial locator provider.

LexisNexis
Accurant for Insurance Services Software
(Provides individual and batch search services)
866-277-8407
<http://www.lexisnexis.com>

The LexisNexis software would compare the participant's Social Security Number against their active database and a mortality system comprised of various sources to identify last addresses if available.

8. Check with the participant's former employees, if possible, and check with listed beneficiaries and family members.

If a different address is located via any of the options, a letter with an "Address Change Form" is mailed to the participant confirming the address. The Fund Office must have either a signed "Address Change Form" from the participant or confirmation from the Local Union before updating the address.

In May and November of each year, the Fund Office will obtain a data file from John Hancock containing participants that are missing addresses and date of births. Upon receipt of the data, the Fund Office will follow the above procedures.