



Glaziers Individual Account Retirement Plan

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We have exciting news to share with you regarding the Glaziers Individual Account Retirement Plan (the "Plan"). After months of careful research and consideration, we have decided to switch our recordkeeper and investment manager to New York Life Retirement Plan Services ("New York Life"), a division of New York Life Investment Management LLC.

We selected New York Life for a number of reasons. It has over 40 years of experience, and has provided organizations like ours with outstanding service, high-quality plan education tools, and diverse investment options. New York Life has won awards from various industry agencies for its outstanding service and expertise*. You can learn more about New York Life by visiting its website at www.nylim.com/retirement.

Announcing Self-Directed Investing!

Up until now the investments in this Plan have always been directed by the Trustees. It is anticipated that the Plan will go "LIVE" in September 2012, and you will have the option of selecting your own investments from a wide range of investment options that may more closely match your individual risk tolerance, time frames and retirement goals.

This enclosed Education Kit contains detailed information about your new investment options that will help prepare you for the ***upcoming educational meetings***. Please bring this Education Kit with you when you attend one of the upcoming education meetings. The dates, locations and times of the meetings are included in this packet. Because the selection of an investment strategy will impact the value of your account we encourage you to attend these meetings so that you may make informed investment decisions. ***Please note, all Plan provisions regarding eligibility, distributions and other administrative items will remain the same.***

NOTE: Please be patient as many of your questions will be answered by reading the enclosed materials and by attending the upcoming educational meetings. Once the Plan goes "LIVE", you will have complete access to your account online and through the Participant Service Center at New York Life. In the meantime, you may contact New York Life for additional information on your investments options. Participant Service Center representatives are available from 5 a.m. to 7 p.m. PT at 800.294.3575. For your protection, all calls to a representative are recorded.

Spanish-speaking representatives are available by calling 888.440.0022 between 7 a.m. and 5 p.m. PT. (Para información en español, llame al 888.440.0022. Representantes están disponibles de lunes a viernes, de 7 a.m. a 5 p.m.)

In September you will receive a **Welcome Letter** from New York Life. Once the Plan is live, you will have complete access to your account. Information on how to login to the website and create a password will be included in the **Welcome Letter**.

We are extremely pleased about selecting New York Life as our Plan provider and hope you take advantage of your new Plan enhancements, services, planning tools and investment flexibility that will soon be available to help you prepare for your retirement with confidence.

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Board of Trustees

* MFEA (Star) Awards, 2010 Best Plan Conversion Communications.