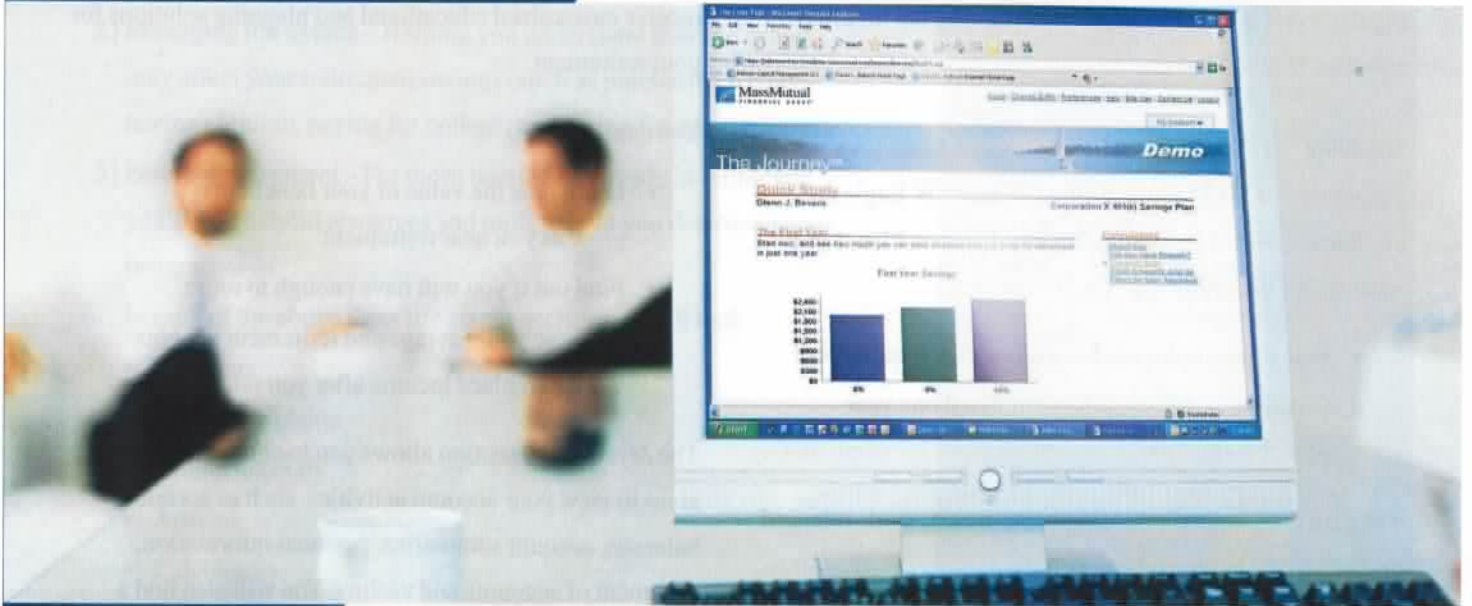


JM Eagle Employees' Pension Plan



Quick Reference Guide

This quick reference guide has been developed to give you an overview of your plan and the dynamic tools provided to you by MassMutual, our plan's recordkeeper. Specifically, the JourneySM and RetireSMARTSM Academy – two websites available to you – are designed to help you review your savings account and educate you about how you are progressing toward your personal retirement goals.

Retirement Strategies



We'll help you get there.®



Fast Facts: JM Eagle Employees' Pension Plan

Employer-Directed Plan

The JM Eagle Employees' Pension Plan is an employer-directed plan. This means participants are not able to choose their investments or transfer balances from one investment to another. The JM Eagle Investments Committee meets regularly and is responsible for determining the investment selection for the Plan.

Eligibility

Employees of JM Manufacturing Co. and PW Eagle are eligible for the JM Eagle Employees' Pension Plan if you meet one of the following conditions:

- Full-time employees have no service requirement
- Part-time employee who completed one year of service

The Plan does not include leased employees, work-released or collectively bargained employees.

Vesting

Employees with three or more years of service are 100% vested in the JM Eagle Employees' Pension Plan. Employees with fewer than 3 years of service are not vested.

Profit sharing contribution

For those employees who have 15 or more years of credited service, a profit sharing contribution will be calculated using 3% of your eligible compensation. Employees with less than 15 years of service will have their contribution calculated using 2.5% of eligible compensation.

Please note: Beginning on January 1, 2010, you must be employed on the last day the plan year in order to receive a Profit Sharing contribution to your account.

Your Journey to Retirement Just Got Easier

Tools, resources and information you need to decide for yourself

The JourneySM, MassMutual's retirement planning website, provides you with account access, personalized retirement benefit projections and investment information. You can also receive customized educational and planning solutions for your retirement.

You can:

- Learn how the value of your benefit may grow as you near retirement
- Find out if you will have enough to retire
- See how your savings and retirement benefits work to replace income after you retire

The *My Account* section allows you to choose different areas to view your account activities, such as account balances, account summaries, personal information, statement of accounts and vesting. You will also find a Quick Study Calculator to determine the right saving approach for you.

Highlights and *Planning Tools* are two other areas you will want to explore while visiting The JourneySM. As you navigate through the Planning Tools section, keep your eye out for a link to RetireSmartSM Academy – another MassMutual website dedicated to educational topics and designed to help you make smart retirement decisions.

What is RetireSMARTSM Academy?

MassMutual is making it even easier for you to find answers to your retirement questions and help you get prepared. RetireSmart Academy is an online resource available to help you better understand and prepare for retirement. This educational website is organized into three sections or life stages:

- 1 | Saving for retirement** – Designed for those just getting started and looking to understand basic investment strategies.
- 2 | Managing life events** – Helping you understand how life events may affect your retirement savings (such as purchasing a home, having children, paying for college, and caring for aging parents).
- 3 | Entering retirement** – For those nearing or already in retirement, you'll find helpful resources and tools to help you determine your income needs.

In each of the above three life stages sections, you'll find:

- Seminars
- Interactive charts
- Online tutorials
- Articles
- Calculators

...all designed to help you make smarter retirement decisions.

This online tool is informative and convenient – allowing you to learn on your terms – whenever it fits your schedule.

Visit www.massmutual.com/retire and log on to The JourneySM. Click on RetireSmartSM Academy under Planning Tools and start learning any time and anywhere.

Do you need to reset your MassMutual Retirement Account PIN?

Your PIN enables you to access The JourneySM. Call the FLASHSM line at 1-800-743-5274 if you have forgotten your Personal Identification Number (PIN).

At the prompt, enter your Social Security number, then press “*#” three times to be connected to a customer service representative Monday through Friday, 8 a.m. to 5 p.m. ET. The customer service representative will ask you a series of questions and then will assign you a temporary PIN.

If you have questions about the JM Eagle Employees' Pension Plan, please contact your Human Resources representative, or call MassMutual at 1-800-74-FLASHSM (35274).

Your Journey. Guaranteed to End Well. Just Not Yet.

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