

401(k) Plan Vacation Pay Deferral Election Notice-2015

It is time to review your 401(k) Plan deferral elections for your Vacation Pay.

Please note that the deferral options for your Vacation Pay are as follows:

- Elect a deferral to the 401k Plan based on the vacation paly hourly rate or percentage election currently on file at Fidelity (No Action Required); or,
- Elect a different deferral based on an hourly rate or a percentage from your vacation paycheck; or,
- Elect not to make any deferral from your vacation pay.

Should you wish to change your current election in any way or if you wish to begin deferrals from your vacation pay, you must contact Fidelity Investments, online at www.fidelity.com/atwork or call 1-800-761-ILWU (4598) not later than 12:30PM, PST, on Friday, January 30, 2015.

Please note:

Only active dockworkers may make vacation pay deferrals into the Plan.