


# Steamfitters' Industry Local 638 Supplemental Retirement Plan

## Eligibility

- Work in covered employment within the jurisdiction of Local 638
- Immediately vested with the completion of 1 hour worked in covered employment
- Hourly contribution rates vary based upon your classification
- Contributions received by the Fund Office are sent to John Hancock on a weekly basis

## Account Access

- Create an account at [myplan.johnhancock.com/login](https://myplan.johnhancock.com/login)
- Monitor your account balance
- Review or change investments
- Retrieve quarterly statements
- Call 833-38-union or 833-388-6466

A screenshot of the John Hancock 'My Plan for Retirement' login page. The page features the John Hancock logo at the top, followed by the title 'My Plan for Retirement'. Below the title are two input fields: 'Username' with a placeholder 'Enter username' and 'Password' with a placeholder 'Enter password' and an eye icon for toggling visibility. At the bottom, there are two buttons: a red 'Login' button and a dark grey 'Register Now' button, separated by the word 'or'.

## Distribution Options

You are eligible for a distribution for the following reasons:

- Retirement – When you retire from the industry (as early as age 55)
- Termination – If you leave the industry for a minimum of 6 months
- Age 59 ½ in service withdrawal
- Required minimum distribution (RMD) – Currently age 73
- Qualified birth or adoption
- Hardship withdrawals
- Call the pension department for details on distribution options or any other questions at 212-465-8888, menu option 3.