

SEAFARERS PENSION PLAN

5201 Capital Gateway Drive
Camp Springs, Maryland 20746-4275
(301) 899-0675

Margaret R. Bowen
Administrator

Re: New Participant in the Seafarers Pension Plan

Dear Participant:

We are sending this letter to you because you are a participant in the Seafarers Pension Plan ("Plan"). The Plan provide benefits to employees of signatory maritime employers who have collective bargaining agreements with the Seafarers International Union, Atlantic, Gulf, Lakes and Inland Waters or an affiliated Union. You may be eligible for benefits now or may become eligible for benefits in the future from the Seafarers Pension Plan.

Enclosed is important information regarding your benefits. The same information is available online at www.seafarers.org, which is immediately updated whenever there is a change in your benefits. The following are brief summaries of the plan documents enclosed with this letter:

- **Seafarers Benefit Plans - Electronic Consent Form** - Complete and return if you want to receive certain non-confidential documents electronically, instead of by mail.
- **A Guide to Your Benefits from the Seafarers Pension Plan ("Summary Plan Description" or "SPD") (03/2019)** - Summarizes the Seafarers Pension Plan's rules and regulations regarding retirement benefits available to you.

A notice describing any benefit changes after the SPD's publication will be mailed to you if you have not consented to electronic delivery.

You can also register for a Member Portal Account online at www.seafarers.org. The portal gives you access to update your contact information, view your dues history, enables you to view results of your physical exams, and allows you to request various services such as physical exams and drug tests.

Complete and return the form(s) that apply to you by e-mail: map@seafarers.org; fax: (301) 702-6061; or mail: MAP, 5201 Capital Gateway Drive, Camp Springs, MD 20746.

If you have any questions regarding your benefits, contact the Seafarers Member Assistance Program at (800) 252-4674 (Option 2) or map@seafarers.org. Additional information regarding the Plan can be found online at www.seafarers.org under About.

Sincerely,

Margaret R. Bowen
Administrator