



Sprinkler Industry Supplemental Pension Fund



NorthStar Retirement Advisors

When can I retire? How much will I need? Is this the right investment approach?

We can help

Remember, you now have access to NorthStar Retirement Advisors, a retirement consulting firm that specializes in providing retirement income calculations and investment advice to retirement plan participants, just like you.

Here's how it works

NorthStar Retirement Advisors will provide **one on one** phone consultations to each SIS Pension Fund Participant who elects to take advantage of its services.

- Set up a telephone appointment with NorthStar Retirement Advisors.
- Work with a retirement consultant to create or review your personalized investment and savings strategy.
- There is **no cost to you** for the first two hours of these services you use during one calendar year.*

Put our experience to work for you

To provide these new services, NorthStar Retirement Advisors uses state of the art on-line tools that aid in clearly defining your retirement goals, the right retirement age for you and what retirement income you can reasonably expect.

NorthStar Retirement Advisors will consider many factors—NASI Pension benefits, SIS Pension benefits, Social Security benefits, health benefits, as well as other investments—to create a suggested strategy based on your individual goals and objectives.

You make the decisions

Remember, retirement readiness planning is an ongoing process during your entire lifetime. Retirement objectives and priorities are not the same for everyone so the amount you will need will depend on the lifestyle you want, the amount of income you will have and how long you will be retired.

Get started today!

Contact NorthStar Retirement Advisors' participant investment consultant, Karen McCloskey, to set up an appointment.

Karen McCloskey can be reached at 1-866-227-0109 or email Ms. McCloskey at kmccloskey@northstarra.com.

Alternatively, you can visit the NorthStar Retirement Advisors website at www.northstarra.com and request an appointment.

* If you exceed two hours in one calendar year, your SIS Pension Fund account will be charged \$175 for each additional hour of service. Participation in this program does not ensure a profit or protect against a loss. NorthStar Retirement Advisors is not affiliated with New York Life Investment Management LLC or any fire protection contractor. New York Life Retirement Plan Services is a division of New York Life Investment Management LLC.