

RETHINK RETIREMENT

EST. 1950

TEAMSTER MEMBERS
RETIREMENT PLAN



**TEAMSTER MEMBERS
RETIREMENT PLAN**



**RETIREMENT
CAN LAST OVER
20 YEARS**

THAT'S A LONG TIME WITH NO INCOME

**FORTUNATELY,
UNLIKE MOST PLANS,
THE TMRP WILL LAST
AS LONG AS YOUR
RETIREMENT DOES.
THAT MEANS ONGOING
MONTHLY BENEFITS
AND THE FINANCIAL
FREEDOM THAT
COMES WITH THEM.**

**TEAMSTER MEMBERS
RETIREMENT PLAN**



**THE TMRP IS A MONTHLY
RETIREMENT PLAN DEVELOPED
FOR TEAMSTERS BY TEAMSTERS,
AND HAS EXISTED SINCE 1950.**



Unlike most other plans, the TMRP is designed to last as long as your retirement does. Moreover, it works in tandem with all other plans, and all your contributions are 100% guaranteed.

37,173

PARTICIPANTS FROM
60 TEAMSTER LOCALS,
DISTRICT COUNCILS,
AND JOINT COUNCILS
IN 25 STATES.

**\$4.4
BILLION**
IN BENEFITS PAID
SINCE 1950

**\$817.8
MILLION**
IN ASSETS

A PLAN LIKE NO OTHER

**THE TMRP IS UNLIKE ANY
OTHER PLAN ON THE MARKET.**



It provides a monthly retirement benefit
for as long as your retirement lasts

It's funded solely through member payroll deductions

There are no employer contributions, and it can be implemented
through collective bargaining or a memorandum of understanding

We **DO NOT** compete with existing Teamster plans

It has a higher accrual rate than most multiemployer plans

It's portable

SECURE BENEFITS

Trustees have the flexibility to make sure the Plan is well-funded and are able to maintain the long-term health of the Plan

Unlike most retirement plans, participants get a say in changes to Plan Benefits



TYPES OF PENSIONS

Full Retirement Benefit

Early Retirement Benefit (age 55 and over)

Disability Benefit

Vested Pension Benefit

Joint and Survivor Options

Death Benefit

100%

MONEY-BACK GUARANTEE

YOU READ THAT RIGHT. ALL PARTICIPANTS, OR THEIR BENEFICIARIES, ARE GUARANTEED TO GET BACK 100% OF THEIR CONTRIBUTIONS, LESS ANY BENEFITS ALREADY RECEIVED.



HOW IT WORKS

All contributions are paid back within 58 months (just under 5 years)

Once your contributions are paid back, you'll continue to receive benefit payments for the rest of your retirement

THAT MEANS IF YOUR RETIREMENT LASTS 20 YEARS, YOU'LL HAVE RECEIVED 4 TIMES MORE THAN YOU CONTRIBUTED.

**TEAMSTER MEMBERS
RETIREMENT PLAN**



JOIN US

THE PLAN WAS CREATED EXCLUSIVELY FOR UNION MEMBERS BACK IN 1950. IT'S AVAILABLE TO ALL U.S. TEAMSTER MEMBERS, AND IF YOUR UNIT ALREADY HAS A PLAN, YOU CAN STILL JOIN.

All it takes is a vote by the unit's members,
and approval from the Plan's trustees

The unit's members vote to establish
the contribution level from the unit (from \$5 per
week to 10% of each member's gross pay)



**455 KEHOE BOULEVARD,
SUITE 100, CAROL STREAM, IL 60188
(630) 752-8400 | WWW.TEAMSTERMRP.ORG**