

Massachusetts Laborers' Annuity Fund
1400 District Avenue, Suite 200
P.O. Box
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Tel: (781) 272-1000 or (800) 342-3792 Fax: 781-272-2226

November, 2017

Dear Participant and Stakeholder:

Enclosed please find your individual Annuity account statement for the period of January 1, 2016 through December 31, 2016. The investment climate for 2016 was a good one. In this environment, the Annuity Fund realized a positive +8.50% return after administrative expenses. You will also be pleased to know that as of 9/30/2017, the investment return for 2017 is approximately a positive +11.90% return.

The Annuity Fund's Board of Trustees will continue to monitor the Fund's portfolio and investment strategies to protect your retirement funds while looking for ways to maximize growth with moderate risk as well as look for investments that will provide work for our members.

Please check the contributions detail on your statement to make sure the hours reported by your employer(s) are correct and that none are missing. If there is a discrepancy, please contact the Auditing Department at the Fund Office with the hours you believe were worked and not reported. The sooner we know of delinquent contributions, the better chance we have of collecting your contributions.

If you have any other questions regarding your Annuity Statement, please contact the Annuity Department at the Fund Office.

Fraternally yours,

BOARD OF TRUSTEES

Para Versión en Español Comunicarse con la Oficina del Fondo