



Teamsters Local Union 396

John Mowery

Northwest Administrators, Inc.

April 6, 2025

What is the Pacific Coast Benefit Trust?

PACIFIC COAST BENEFITS TRUST

SUMMARY PLAN DESCRIPTION

2019

- Taft Hartley Multiemployer Plan
- Defined Contribution Pension Plan (savings plan)
- Tax deferred to participants until distribution



History

- Established in July 1977
- Covers approx. 45,573 Teamsters over the Western United States
- Approximately 173,093 participant accounts
- Plan assets over \$819 million as of 2025
- UPS is the largest contributing employer by participant count and contributions

Key Features

- Employer contributions only
- Contribution rates are determined by the negotiated CBA
- Immediate vesting
- Low operating costs typically between **\$0.75** to **\$2.00** per month.
- Average annual earnings **5.74%** over the last 30 years



Investments

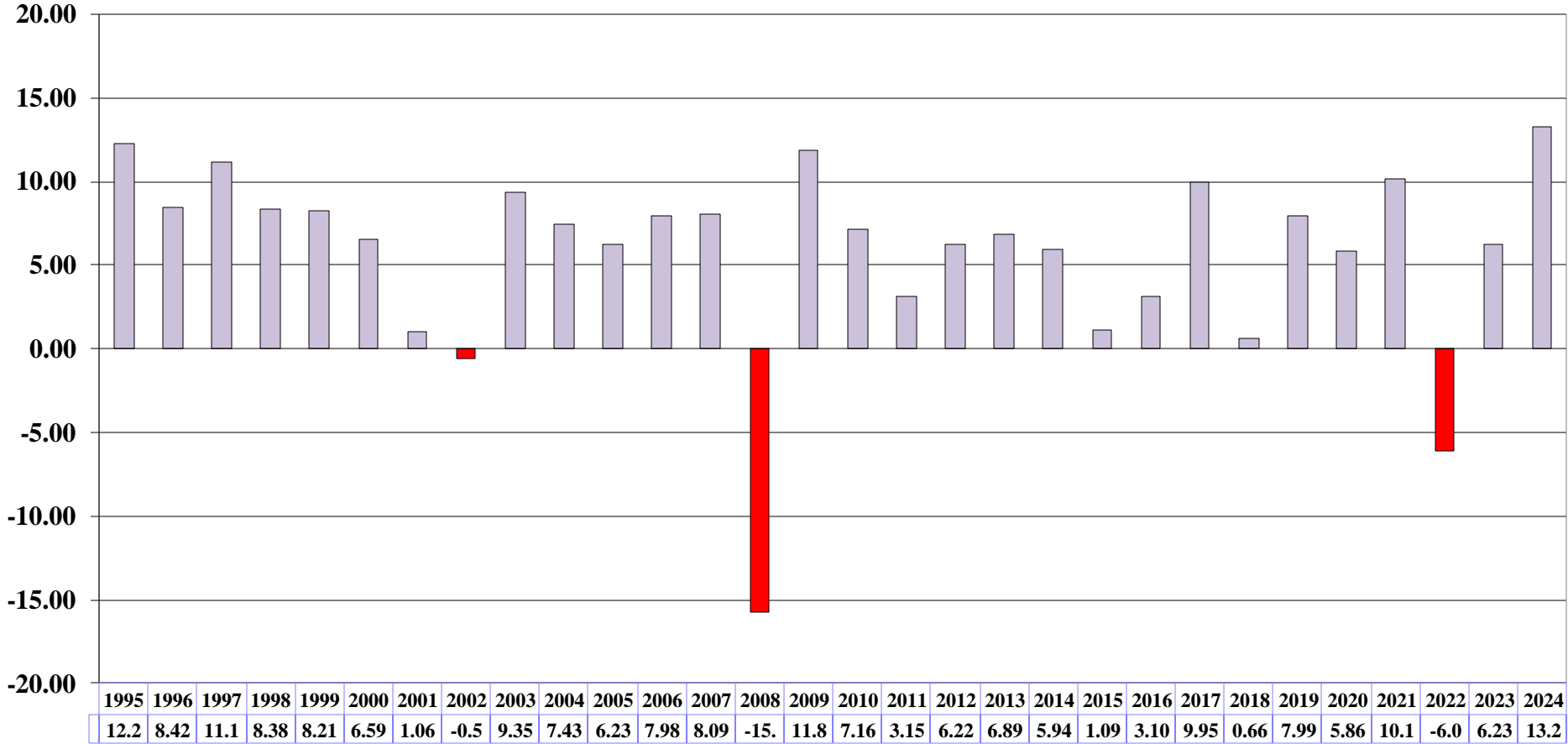
The primary investment objectives of this Trust are to provide a high degree of security and therefore the Trust assets are managed in a conservative manner. Consistent rates of return are emphasized over individual year results with high volatility.

Asset Allocation Model

Policy Percentage	Investment
Fixed Income 72%	Fixed Income
	Mortgage Income
Public US Equity 18%	Large Cap
	Small/Mid Cap
Public International Equity 10%	International Growth
	International Value

PACIFIC COAST BENEFITS TRUST
History of Earnings Credited to Participant Accounts

5 Years - 5.88%
 10 Years - 5.22%
 20 Years - 5.00%
 30 Years - 5.74%





Active Participants - How does the Plan work?



1. Employer contribution required per CBA
2. Contributions credited to your account
3. Investment income credited to account /fees deducted

Benefit Statements

Statements are sent 1x a Year:

March/April or

Generate a statement anytime online

✓ Beginning balance

+ Contributions

+/- Monthly Earnings and Expenses

✓ Ending balance

New Trust Website

pacifccoastbenefitstrust.com

Home - Pacific Coast Benefits Tr x +

pacifccoastbenefitstrust.com

PCBT PACIFIC COAST
BENEFITS TRUST

[Home](#) [My PCBT Account](#) [Access Funds](#) [Forms & FAQs](#) [Contact Us](#) [Participant Login](#)

Added Financial Security with Pacific Coast Benefits Trust

Founded in July 1977, the Pacific Coast Benefits Trust (PCBT) is a defined contribution pension plan designed to offer Trust participants added financial security. Your PCBT account is a fully vested benefit created automatically when your employer contributes funds on your behalf.

Electronic Access is Easy

Register at www.nwadmin.com

Login* [Help](#)

Email ID:

Password:

Remember me on this computer

[Login](#)

[Forgot your Password?](#)

New to NWA, [Register Now!](#)

* For Participants, Clients and Providers

- Generate up to date benefit statements anytime
- Opt-out of hardcopy benefit statements
- Find forms and documents (application)

Update Pension Profile

Pacific Coast Benefits Trust

Pension Statement

Request for Information

Annuities Calculator

Forms and Documents

Resources

Quick Links

Newsroom

Pension Statement - Pacific Coast Benefits Trust

Participant Information



Account Summary

Account Balance

\$37,824.48

As of 3/20/2025

Vesting Status

Vested

Contributions	\$32,860.00
Rollover into Trust	\$0.00
Interest	\$5,036.18
Administrative Fee	(\$71.70)
Withdrawals	\$0.00

Most Recent Contributions

Feb 2025

Last Covered Employer

BIMBO BAKERIES USA

Transaction History

Summary Only 30 days 60 days 120 days Entire history [Download](#)

Pension Statements

[Click here to view the pension statement dated February, 2024](#)

[Click here to view the pension statement dated February, 2023](#)

When can I withdraw my money?

- **Retirement Benefit at age 62**
- Termination Benefit (any age)
- Death Benefit

(Loans are not allowed)

What are my payment options?

- Lump Sum Payout
- Rollovers
- Annuities or Periodic payout

How to apply?

- Call **(866) 312-4594** to
 - Complete application via **DocuSign**
 - Request a paper application
- Download a paper application from **www.nwadmin.com**



Thank you!



To get started visit
pacificcoastbenefitstrust.com