



## The Self-Managed Account

### An Innovative Way To Increase Your Investment Choices

#### • What is a Self-Managed Account?

As an investment option of the Teamster-UPS National 401(k) Tax Deferred Savings Plan, the Self-Managed Account (SMA) lets you supplement your core investment choices of the Plan with an additional array of mutual funds, equities and fixed-income products, made available through BNY Mellon Brokerage Services.

#### • Can I participate in a Self-Managed Account?

You are eligible to open an SMA if you have at least \$7,500 in your Plan account. The minimum initial investment amount for the SMA is \$2,500. (All subsequent transfers are a minimum of \$1,000 and must be made in whole dollar amounts.) At least three percent of your total account balance must remain in your Plan's core investment options at the time you transfer money into your SMA.

If you have an outstanding hardship loan, that amount will not be included in the total amount available for transfer. In addition, no hardship loans or withdrawals can be taken from your SMA. Contributions made directly to your SMA are not permitted.

#### • What investment options are available in the Self-Managed Account?

Participation in the SMA gives you the opportunity to manage your own investments through the purchase and sale of over 8,000 mutual funds, individual stocks and bonds. You may not invest your SMA in foreign stocks, limited partnerships, commodities, futures, options, tax-free bonds, or precious metals. Additionally, you may not engage in short selling (selling securities that are not held in your SMA) or trading on margin (borrowing money using securities in your SMA as collateral).

Please note that certain investments that may cause a tax consequence to the Plan, such as Master Limited Partnerships and similar options, are not permitted. The Plan's Trustees maintain the right to add to the list of prohibited investments as it deems necessary to comply with the Plan's terms and applicable law.

Current prospectuses, which contain more complete information, including risks associated with the funds, are available by calling BNY Mellon Brokerage Services at **800-537-0189** and selecting the SMA option #2. Our representatives are available Monday through Friday from 8 a.m. to 6 p.m. ET.

#### • How do I open an SMA?

Complete the enclosed enrollment form and return it in the postage-paid envelope provided. You'll receive an account number from BNY Mellon Brokerage Services. Once you receive this account number, you will be able to trade with us.

#### • How do I move money from my core investment options into my SMA?

You can transfer money into your SMA by accessing your account at **teamsterups401kplan.com** or by calling **800-537-0189** option #1. Go to the Transfers section to move money from your core investment options into your SMA.

#### • How do I place a trade within my SMA?

To place an order, go to **teamsterups401kplan.com** and click on "My Account." Once you have signed in, click the SMA link. You may also call **800-537-0189** and choose the SMA option #2 to use the automated system.

If you prefer, you may speak with a BNY Mellon Brokerage Services representative Monday through Friday, from 8 a.m. to 6 p.m. ET, by calling **800-537-0189**, option #2.

All transactions received by the close of the New York Stock Exchange (NYSE) trading, normally 4 p.m. ET, will be effective that day. Otherwise, the transaction will be executed the next business day.

- **How do I move money from my SMA into my core investment options?**

Once you sell all or part of your investments, the proceeds will be deposited in the Dreyfus Treasury Securities Cash Management Fund, Institutional Shares, and will be settled within approximately three business days.

Upon settlement, call **800-537-0189** and speak with a Prudential representative. Provide the representative with instructions on how to move the money from the Dreyfus Treasury Securities Cash Management Fund, Institutional Shares to your core investment options.

- **What happens if I take a distribution from the Plan?**

If you are taking a distribution from the Teamster-UPS 401(k) Plan, you may receive the SMA portion of your balance in kind. It is not necessary to liquidate your account unless you want to take a cash distribution.

- **When will I receive statements?**

You will receive a month-end statement that will reflect all activity in your SMA. If there is no activity in your SMA during the monthly period, you will receive a separate quarterly statement.

- **How do I change my address?**

If you have a change of address, please submit your change of address request in writing to:

**BNY Mellon Brokerage Services**

P.O. Box 9008  
Hicksville, NY 11802-9008

Please include your account number and be sure to sign your request.



**BNY MELLON**  
INVESTMENT MANAGEMENT

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