{CurrentDate}

{stdMbrFullName}

{x stdMbrAdrCorStreet1}

{x stdMbrAdrCorStreet2}

{x stdMbrAdrCorCity} {x stdMbrAdrCorState} {x stdMbrAdrCorZip}

RE: Individual Account Plan (IAP) Benefit

Dear {stdTitle} {stdMbrLastName} :

You have an estimated IAP balance of $«IAP». You have earned this benefit by working a minimum of 870.0 hours in Plan Year 2008 & 2009, after retirement.

To receive your balance, please complete the enclosed Recipient’s Consent to Distribution form and return it in the envelope provided.

Your benefit payment is subject to a mandatory 20% federal tax withholding unless a direct rollover to an IRA or other employer plan is made. More information about the tax ramifications of this payment is set out in the enclosed Special Tax Notice.

**NOTE:**

**This is your final chance to set it up a direct rollover if desired. Your completed form needs to be received by February 18, 2011 or your balance will be paid withholding the mandatory 20% federal tax. We will not be able to re-issue the check once it has been made out to you.**

If you have any questions, please contact MPI’s Participant Services Center by email at service@mpiphp.org or call toll free (855)ASK-4MPI (275-4674), from 8 a.m. to 5 p.m. Pacific Standard Time, Monday through Friday.

Sincerely,

Wendy Meister

Benefits

IAPRE09