



INTERNATIONAL LONGSHORE AND WAREHOUSE UNION | LOCAL 13
630 South Centre Street | San Pedro, CA 90731 | (310) 830-6116
Health & Benefits Officer - Eddie Moncado
Staff – Maria & Racheal

Health & Benefits Bulletin #11(a) - 2025

NOVEMBER (a) 2025 HEALTH & BENEFITS BULLETIN

Message from Eddie Moncado HBO

Recently, I heard a stat that made me think. So what is that stat? One-third of our members do not participate in our 401k plan. I’m far from being a financial advisor - just to be clear – but it made me wonder: why do some of our members choose not to contribute to the 401(k)? Did you hear it sucks? Have you seen bad reviews? Do you feel it’s inadequate or that there’s not enough information about it? Or maybe you already have a pension and think, “Why contribute to the 401(k)?”

We are blessed to have a pension plan and a 401(k) – that’s almost unheard of for most workers. As of this year, **only 14%** of private industry workers have access to a defined pension plan. Just 14%!

Meanwhile, as of March 2025, **70%** of private industry workers have access to a plan such as a 401(k). The huge shift of the decline in pensions to the increase in 401(k) plans to be available to workers began in the 80s, to ultimately reduce the financial liabilities from EMPLOYER to EMPLOYEE. Big surprise, right? Only **12%** of private industry workers have access to both a pension and a 401(k) as of March 2022. Just **12%!** and we are part of that group, thanks to our forefathers who made it possible. Our Pension as of September 2025 is funded at **129% - \$11 billion!**

Need a little more information on the funds available? Here are two examples – the names of two large-cap funds and their top 10 holdings. What does that mean? If you invest in these funds, those 10 companies listed are their major holdings. Looking at these companies, it’s fair to say they’re all major-well performing corporations. In short, if you own those funds, you own those companies.

Now, let’s talk about the magic of compound interest. The earlier you start investing, the greater the snowball effect of gains you benefit from.” Our 401(k) is a real benefit to us, and if you’re not participating yet, please consider it. Don’t just take my word for it -- and just to be clear, I am not a financial advisor – but do your own research when you have time, or call Fidelity directly and ask questions at **1-800-761-4598**.

Fidelity® Equity-Income Fund Class K

Spartan® 500 Index Pool Class E

Prospectus

Top 10 Holdings

JpMorgan Chase & Co	JPM	JPMORGAN CHASE & CO	3.85%
Alphabet	GOOGL	ALPHABET INC CL A	2.91%
Exxon Mobil	XOM	EXXON MOBIL CORP	2.83%
-		LINDE PLC	2.22%
Wells Fargo	WFC	WELLS FARGO & CO	2.15%
Bank of America	BAC	BANK OF AMERICA CO	2.06%
Walmart+	WMT	WALMART INC	2.00%
Johnson&Johnson	JNJ	JOHNSON & JOHNSON	1.69%
Abbvie	ABBV	ABBVIE INC	1.64%
tsmc	TSM	TAIWAN SEMIC MFG CO	
		LTD SP ADR	1.60%

Top 10 Holdings

Nvidia	NVDA	NVIDIA CORP	7.96%
Microsoft	MSFT	MICROSOFT CORP	6.73%
Apple	AAPL	APPLE INC	6.61%
Amazon	AMZN	AMAZON COM INC	6.61%
Meta	META	META PLATFORMS INC	
		CL A	2.79%
Broadcom	AVGO	BROADCOM INC	2.71%
Alphabet	GOOGL	ALPHABET INC CL A	2.47%
TESLA	TSLA	TESLA INC	2.18%
Alphabet	GOOG	ALPHABET INC CL C	1.99%
Berkshire		BERKSHIRE HATHAWAY	
		INC CL B	1.61%
Hathaway Inc	BRK/B		

Information on this investment option was provided by your plan sponsor, plan trustee, investment manager, trustee or third-party data provider. This investment is not a mutual fund.

(Over)



FOOTBALL

LA MEMORIAL Coliseum



USC Football vs. Northwestern
Friday – 6:00 p.m.



USC Football vs. UCLA
The Battle for LA - TBA

SCAN TO GET \$70 OFF
YOUR FIRST TWO (2) TICKETS



<https://www.govevo.com/group/usc-ilwu>

PRESENTED BY REACH CAPACITY

SPECIAL PROMOTION OFFERED TO OUR LOCAL 13 MEMBERS

Brothers and Sisters, our promotion with the gym **EoS Fitness** is still available to you! **EoS** recently acquired **23 Gold's Gym locations** in the Long Beach/LA area. You can join online but note that not all new locations are listed yet in the drop-down link.

EoS FITNESS
EXCLUSIVELY FOR:
ILWU LOCAL 13
CORPORATE PLUS MEMBERSHIP
\$1 to Start (reg. \$49)
\$24.99/mo (reg. \$29.99)

FEATURING

- Month-to-Month
- Open 24 Hours
- Personal Training
- Complimentary Welcome Workout
- Cardio w/Individual TVs
- Basketball Court
- MOVEoS Cinema
- Recovery Massage Chairs
- Unlimited VIP Guest Privileges
- Swimming Pool & Hot Tub
- EoS Smart Strength Equipment
- The EoS Yard*: Turf Functional Training Area
- Variety of Group Fitness Classes
- Cycling Studio
- Huge Free Weights Area
- Immaculate Locker Rooms with Showers
- Saunas
- Expansive Kids' Club*
- Access to all EoS Fitness Locations
- And Much More!

ONLINE ENROLLMENT ONLY

PROMO CODE:

ILWU13EOS



VALID FOR:

GO TO:

eosfitness.com/join-now/ilwu13eos

EoS is Taking Over Southern California
23 New Locations!

Map locations: Santa Barbara, Santa Clarita, Los Angeles, San Bernardino, Palm Springs, San Diego.

Legend:
● NOW OPEN
● COMING SOON
● GRAND OPENING!

Have Questions? Contact wellness@eosfitness.com

*Additional fee, see gym for details. Amenities vary by location and Membership type. Offer by available online. Some restrictions may apply. All promotional pricing is based on first day sign up and billed monthly to a checking or savings account. An Annual Membership fee of \$49.99 applies to all Memberships are month-to-month and can be canceled at any time with a 30-day notice. In addition to the monthly Membership fee, there is a \$3 processing fee (which is waived for ACH billing).

In Solidarity,

Eddie Moncado #131390

"The world needs less machinery and more humanity"

Local 13 Health &Benefits Officer



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Oficial de Salud y Beneficios - Eddie Moncado
Personal – Maria & Racheal

Boletín de Salud y Beneficios #11(a) – 2025 - Spanish

NOVIEMBRE (a) 2025 BOLETÍN DE SALUD Y BENEFICIOS

Mensaje de Eddie Moncado

Recientemente escuché una estadística que realmente me hizo pensar. ¿Y cuál es esa estadística? **Un tercio** de nuestros miembros **no** participa en nuestro plan 401(k). No soy asesor financiero — solo para ser claro — pero eso me llevó a preguntarme: **¿por qué** algunos de nuestros miembros deciden no contribuir al 401(k)? ¿Escucharon que no vale la pena? ¿Vieron comentarios negativos? ¿Piensan que no es suficiente o que no hay suficiente información? O quizás ya tienen una pensión y piensan: “¿Para qué contribuir al 401(k)?”

Somos afortunados de tener **tanto un plan de pensión como un 401(k)** — algo casi inexistente hoy en día. Este año, **solo el 14%** de los trabajadores del sector privado tienen acceso a un plan de pensión definido. ¡Solo **14%**!

Mientras tanto, a partir de marzo de 2025, **el 70%** de los trabajadores del sector privado tienen acceso a un plan como un 401(k). El gran cambio de pensiones hacia planes 401(k) comenzó en los años 80, principalmente para **trasladar la responsabilidad financiera del EMPLEADOR al EMPLEADO**.

¿Gran sorpresa? ¿Verdad? Solo **el 12%** de los trabajadores del sector privado tienen acceso a **ambos** — una pensión y un 401(k) (a partir de marzo de 2022). ¡Solo **12%**! Y nosotros somos parte de ese grupo, gracias a quienes lucharon antes que nosotros. A partir de septiembre de 2025, **nuestro Plan de Pensión está financiado al 129% — 11 mil millones de dólares**.

¿Necesita más información sobre los fondos disponibles? Aquí hay **dos ejemplos** de fondos de gran capitalización y sus **10 principales inversiones**.
¿Qué significa eso? Que si invierte en estos fondos, esas 10 compañías son donde principalmente se coloca su dinero. Y al ver esas compañías, está claro que son **corporaciones grandes y bien establecidas**.

En resumen: si posee el fondo, posee parte de esas compañías.

La Magia del Interés Compuesto

Cuanto antes comience a invertir, **mayor será el efecto de “bola de nieve”** que lo beneficia con el tiempo. Nuestro 401(k) es un beneficio real para nosotros. Si aún no participa, por favor considérelolo. No solo tome mi palabra — y nuevamente, no soy asesor financiero — pero investigue por su cuenta, o llame directamente a Fidelity al **1-800-761-4598**.

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Spartan® 500 Index Pool Class E

Prospecto

Las 10 Principales Participaciones

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La información sobre esta opción de inversión fue proporcionada por el patrocinador de su plan, el fideicomisario del plan, el administrador de inversiones, el fideicomisario o un proveedor de datos externo. Esta inversión no es un fondo mutuo.



FÚTBOL

Coliseo Memorial de Los Ángeles



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Viernes – 6:00 p.m.



USC Football vs. UCLA
La Batalla por LA - TBA

ESCANEE PARA OBTENER \$70 DE
DESCUENTO EN SUS PRIMEROS
DOS (2) BOLETOS



<https://www.govevo.com/group/usc-ilwu>

PRESENTED BY REACH CAPACITY

PROMOCIÓN ESPECIAL PARA LOS MIEMBROS DE LA LOCAL 13

Hermanos y Hermanas, nuestra promoción con EoS Fitness aún está disponible. EoS adquirió recientemente 23 Gimnasios Gold's Gym en el área de Long Beach/Los Ángeles. Puede inscribirse en línea, pero por favor tenga en cuenta que **no todas las nuevas ubicaciones aparecen todavía** en el menú desplegable.

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EoS is Taking Over Southern California
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Map showing locations: Santa Barbara, Los Angeles, Santa Clarita, San Bernardino, Palm Springs, San Diego.

Legend:
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¿Preguntas? Contacte: wellness@eosfitness.com

*Pueden aplicar tarifas adicionales. Los servicios varían según la ubicación y el tipo de membresía. Oferta disponible en línea. Las membresías se facturan mensualmente a una cuenta bancaria. Se aplica una tarifa anual de \$49.99. Las membresías son mes a mes y se pueden cancelar con aviso de 30 días. La tarifa de procesamiento de \$3 se exige con pago ACH.

En Solidaridad,

Eddie Moncado #131390

“El mundo necesita menos maquinaria y más humanidad”

Oficial de Salud y Beneficios Local 13