



Bechtel International Staff Retirement Plan (BISRP)

Congratulations! As an employee of Bechtel, you're eligible to participate in the Bechtel International Staff Retirement Plan (BISRP). The BISRP may be one of the best and easiest ways you can save for retirement. Review the [information website](#) (Infosite), learn about the Plan and complete your enrollment today.

Key reasons to enroll now

- 1. Put time on your side.** Waiting to start investing can have a big impact on your long-term savings efforts. The sooner you put money into your retirement account, the faster your money can grow. As potential interest builds, that money is reinvested, and you can earn interest on the interest. This concept, known as compounding, can have a significant effect on your account balance over the years.

You may choose between the various funds available to you to create an investment portfolio tailored to your individual requirements.

- 2. Receive employer matching contributions.** Bechtel will match any contributions you make, up to 6% of your annual base earnings. So, for each month you delay enrolling into the Plan, and contributing at least 6% of your earnings, you will be missing out on Bechtel contributions, together with any potential investment growth. Your matching contribution will be 100% vested when you complete one year of service.

Your contributions are made to BISRP on an after-tax basis. You can, of course, contribute more than 6% - in fact up to 85% of your annual base earnings, and the more you can save, the more likely you will be able to achieve your future goals.

- 3. The Trust contribution.** Bechtel may make an annual discretionary Trust contribution, based on your combined basic salary and bonus to your BISRP account. The Trust contribution will be made to you for whatever part of the year you participated in the Plan and you are employed with Bechtel when the contribution is completed. So, you could again be missing out by not enrolling.

Need more information?

Contact Bechtel Benefits Administration by email at bisrp@bechtel.com or call 800-749-2372 (toll-free in the United States) or 602-368-1500 (outside the United States). Representatives are available to assist you weekdays between 06.00 to 16.30 (Glendale, Arizona, time).