

ISLANDER

STAYING AHEAD OF THE CURVE. KEEPING THE FOCUS ON SAFETY.

YOU
are making us
SAFER

SAFETY COMMITMENT. PERFORMANCE. ACCOUNTABILITY.

**ISLAND OPERATING
PRESIDENT'S
MESSAGE**



“The opportunities to be a better operator or a better mentor never cease to exist.”



GREGG FALGOUT



ACCOUNTABILITY BREEDS RESPONSIBILITY

I would like to thank each and every Islander for the continuing professionalism that you exhibit day in and day out. You continue to deliver for each other, for our clients, and for Island.

Your ZONE Card participation is up in absolute numbers. More importantly, the quality of your ZONE Cards has strikingly improved. The preventative actions that you are taking and documenting, along with the Stop Work actions you are taking, are driving a safety culture that we should all be proud of. This focus on prevention and attention to detail is the best proactive measure we can execute in our quest to prevent all accidents and incidents.

Island and all Islanders individually are judged by our safety performance, above all else. While a strong safety record is good for Island's business, it is significantly more important to the individual Islander and their families. At the end of a hitch, our number one, non-negotiable goal must be that every Islander goes home in the same condition as when their hitch started. Your families demand this, and we expect nothing less.

As the school year kicks off in mid to late August, it is a good time to reflect that learning should never stop. While our kids, grand kids, friends, and neighbors start another year of learning, we as Islanders can do the same. Your training and the diligent performance and critiquing of your safety drills are part of how we learn, improve, and prepare to react reflexively. We can learn safer ways to do our jobs; more efficient ways to operate our clients' assets or how to be better mentors to those around us. The opportunities to be a better operator or a better mentor never cease to exist.

Over the past decade, the leadership of all Islanders has continued to improve. I believe this continuous improvement is attributable to our learning that doing the right thing makes for a safer, more compliant operation. A safer, more compliant operations leads to better results for our coworkers and clients in the long term and a much less stressful workplace for all Islanders.

As we head into the fall, continue to learn and grow, continue to put safety first, continue to be a strong mentor, and continue to be the best team of operators in the industry. Be proud of yourself and what you have and continue to accomplish.

Our safety culture depends on each of us walking the talk 100% of the time.





4

Features

How to Take Accountability at Work

4

A look at the meaning and benefits of accountability in the Island workplace – offshore, on land, and in the office.

Working in the ZONE: Operator Highlights

6

Each quarter we highlight Island Operators who have “Worked in the ZONE” and submitted ZONE cards for consideration of being chosen a Top 5 winner of our ZONE Zero Observation Program. Gather inspiration from our 10 winners of the first two quarters of 2023.



6

Ways to Prevent Heat Illness While Working in the [Heat] ZONE

8

Summer arrived in full force with extreme temperatures across the south and southwest. Working in such intense heat requires knowing the signs of heat illness and what to do if you or a coworker succumbs to the heat.

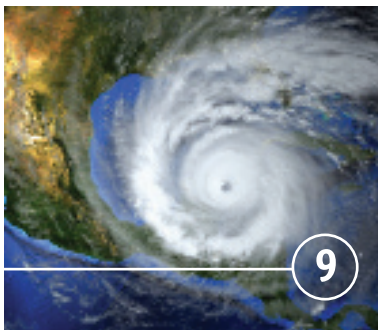


8

Steps to Take Before, During, and After a Hurricane

9

We are in the beginning of the busiest months of hurricane season – August through October. The peak of the season is September 10th. Familiarize yourself with the steps needed to be taken before, during, and after a storm.



9

Plan Now for Open Enrollment

10

If you need to make changes to your insurance, now is the time to plan for it! Open Enrollment begins November 1 through December 31. This is the only time you are able to make changes without a qualifying event.



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Island Operating Mission Statement

Island Operating is committed to providing safe, compliant, and efficient operations to our customers’ oil and gas assets and our employees’ well-being. We will accomplish this by adhering to our core values of safety, honesty, trust, integrity, and respect for our clients and one another.

- SAFETY
- HONESTY
- TRUST
- INTEGRITY
- RESPECT



ZERO ACCIDENTS

OWN YOUR WORK

NEVER COMPROMISE SAFETY

EVERY VOICE MATTERS

“ *Accountability means that we acknowledge the impacts the quality of our own work and working relationships have on others. That acknowledgement leads to responsibility for our actions and acceptance of the outcome of those actions – positive or negative – on both us and those around us.* **”**

Individual accountability in the workplace

While accountability is often viewed as a responsibility of management, safety is a responsibility of each employee. Few employees want to spend their time patrolling a job site looking for safety issues or have a safety guy constantly watching over their shoulder. **This is not the method of accountability that ZONE Zero is advocating!** ZONE Zero focuses on the type of accountability that favors individual initiative, open communication, personal motivation, and coworker support.

Accountability is about OWNING OUR WORK!

Making a difference

One empowered employee who takes initiative in keeping his facility clean, tools in proper working condition, equipment in good working condition, and is constantly aware of the safety of himself and coworkers is a perfect example of one person making a difference.

While each employee can do their part to be responsible for their own facility, tools and equipment, they can also be accountable for the safety of their coworkers. If you see a co-worker in a potential unsafe situation, take the time to communicate with them.

Accountability starts with YOU!

By explaining the potentially unforeseen safety hazard and/or showing the coworker that you care about their wellbeing, you can be accountable for others without pointing fingers.

Accountability is also about positive feedback and reward. While an employee can take the initiative to point out an unsafe situation, they can also shine the spotlight on fellow employees when they notice safety standards being exceeded. This positive feedback will become ingrained as your facility culture.

Workplace safety is an area where each employee can play a leadership role. Accountability for the safety of you and your coworkers is the responsibility of everyone on the facility. By working together, supporting each other, and rewarding safe behavior, all employees can work safer knowing they have the support of their coworkers.

**HIGH-PERFORMANCE TEAMS
PRACTICE ACCOUNTABILITY
EVERY SINGLE DAY.**

Thank you for owning your work and being accountable!

Thank you for your hard work!
Our business survives on the commitment and dedication of passionate employees like you.

Thank you for bringing your best to work every single day! Employees like you are the epitome of professionalism.

A BIG THANK YOU TO ALL OF OUR ISLANDERS WHO COMMIT TO SAFETY FOR THEMSELVES, THEIR COWORKERS, AND OUR CUSTOMERS EVERY DAY...

THANK YOU!

Thank you for being an asset to Island and a source of inspiration for your coworkers!

Thank you for being a key part of our chain of success!

Thank you for backing up our belief in you with hard work, perseverance and loyalty to the company!

High Performance in Action

Being Accountable Every Single Day Leads to Exceptional INC Free Inspections



> **Ankor** - Mississippi Canyon 21-B SIMBA (107/0) & South Pass 83-A (131/0)

Mike Holley

107 Components / 0 INCs

Jesse White, Michael Wootan, Zach Fortenberry, Darren Brown, Shane LeBlanc, William Vanmeter, Dominic Bennett

> **Apache Corporation** - West Cameron 66 Field

Dwayne Hebert

224 Components/0 INCs

Keith Flurry, Quinton Quibodeaux, Chris Sanders, Ruston Elliot, Frank Tainatongo, Joseph White, Joshua Soileau, Stephen Sonnier, Jeffery Verzwylvelt, Daniel Porche, Roger Arceneaux, Aaron Stanley

> **Arena Energy** - Eugene Island 341-A

Ray Labauve

173 Components/0 INCs

Ronald Fruge, Dustin Olivier, Daniel Domingue, Spencer Marceaux, Bryon Tauzin

> **Arena Offshore** - Eugene Island 314-A

Ray Labauve

214 Components / 0 INCs

John Thibodeaux II, Chris Boudreaux, Thaddeus Carmouche, Anthony Fontenot, Brock Aymond

> **Fieldwood IV** - East Cameron 332-A

Richard Brierre

114 Components/0 INCs

Kade Breaux, Dustin Hebert, Benjamin LeBlanc, Kevin Lanerie, Shawn Mathews

> **GOM Shelf LLC** - South Marsh Island 106-A North

Roy Melancon/Jody Soileau

161 Components / 0 INCs

Terry Teague, Michael Bartels, Charles Laborde, Jr., Dustin Stracener, Dylan Benoit, Eric Bryant, Jamie Vidrine, Lucas Bordelon, Alphonse Chaney, Jr., Stacey Corley, Rusty Benoit, Zachary Guidroz

> **QuarterNorth** - Grand Isle 116

Jarrott Guillory

70 Components/0 INCs

Steven Melancon, James Kittrell, Ralph Guterrez

> **Talos** - West Cameron 96-B

Dwayne Hebert

58 Components/0 INCs

Keith Flurry, Quinton Quibodeaux, Chris Sanders, Ruston Elliot, Frank Tainatongo, Joseph White, Joshua Soileau, Stephen Sonnier, Jeffery Verzwylvelt, Daniel Porche, Roger Arceneaux, Aaron Stanley

The following are the winners for the 1st quarter of the ZONE Zero observation program. The winning cards were selected from observations made between January 1, 2023, and March 31, 2023. The top 5 overall winners were chosen anonymously by operators and compliance personnel who volunteered and reviewed the ZONE cards. A total of 6,490 ZONE points were awarded to 88 winners.

Stephen Sonnier
 (500 pts)

"We isolated both upstream and downstream of the back pressure valve and left the facility shut-in so the ice plug had the opportunity to thaw out naturally."

1

While visiting a platform that shut-in, we found the cause was PSH on the HP separator. While evaluating what caused the PSH, we found an ice plug in the back pressure valve that eventually backed up the system until the platform shut-in due to the PSH. We isolated both upstream and downstream of the back pressure valve and left the facility shut-in so the ice plug had the opportunity to thaw out naturally. After two days of leaving the platform shut-in, the plug thawed out and we were able to safely restore production to the facility.

Matthew DeRay
 (400 pts)

"While setting up boom sections for the crane on temporary stands on deck, we decided to use Stop Work Authority until the 30 mph winds subsided."

2

We were setting up replacement boom sections for the crane on temporary stands on deck. The tip and mid-section had been set up and chained down, only the heel section was left to do. The winds had been steadily picking up, so we stopped and checked the wind speed. The meter showed a steady 30 mph. We decided to shut down until the winds subsided and also that no repercussion for using Stop Work Authority.

Derek Ceuvas
 (300 pts)

"We came up with a solution to have five supports fabricated and welded in place to secure handrails that didn't meet our standards. The handrails now meet company requirements."

3

A drilling rig set up on our location and the rig crew set up a handrail system on the heliport to have access to the facility. After looking it over, it did not meet our customer handrail policy requirements. We notified upper management and came up with the solution of welding braces and scaffolding knuckles to secure the handrails. We had five supports fabricated and welded in place. The handrails now meet company requirements.

John Savoy
 (200 pts)

"A request for certification to construct a scaffold was never produced. The job remains shut down until certification is received."

4

While signing off on JSAs for heater treater fire tube installation, I asked the scaffold builder if he was certified as I was unaware of the company he worked for having a scaffold division. He stated "he hoped he was certified" which was a big red flag for me. I asked for certification which he could not produce. I phoned his company and requested certification. This job will remain shut down until certification is received.

Mark Mclain
 (100 pts)

"Prior to rigging up an empty tote tank, I removed an adapted tank fitting and replaced it with the original cam-loc."

5

Prior to rigging up an empty tote tank, I was inspecting the vessel. I noticed a cam-loc cap and fitting loose on top of the tank that had been removed to adapt for a fluid transfer with swedged down fittings. I removed it and replaced the adapted fitting with the original cam-loc. Also, during rigging, two people offered to assist. I asked if they were on the JSA which they were not, so I declined their offers for assistance.



The following are the winners for the 2nd quarter of the ZONE Zero observation program. The winning cards were selected from observations made between April 1, 2023, and June 30, 2023. The top 5 overall winners were chosen anonymously by operators and compliance personnel who volunteered and reviewed the ZONE cards. A total of 6,515 ZONE points were awarded to 89 winners.

The crew boat showed up during the night with a cleaning crew and equipment. In the morning, I was to transfer personnel to the platform. I called the boat to have them get into position and asked the captain to hold it for 5 minutes. The weather conditions were less than ideal so I took measurement of the winds and found them to be 15-20 mph with 5-7 foot seas. the boat deck was full of cutting boxes and also had 2 conex boxes making space to land the basket very limited. Due to this and the weather conditions, I used Stop Work Authority and sent the boat to another platform to unload some of the cutting boxes. This would help free up space needed for the personnel transfer. I also asked the boat to standby until better sea conditions.

Construction was finished on our location and was waiting to backload their equipment. The boat arrived later in the evening when winds and seas had picked up. I told the construction superintendent that I would not be able to do any load line lifts, only fast line lifts under these present conditions. He said without their tool house they would not be able to do any work at their next location. I called Stop Work due to the rough seas with a high chance of shock loading the crane or someone getting hurt. The next morning, the boat arrived and we were able to backload all lifts safely.

While training a field/control room operator who was on his second hitch, he stated to me that he wasn't ready to be signed off yet; he wasn't completely comfortable with the facility. He also felt pressured by the customer as they were asking if he was ready almost daily. As his trainer, I immediately contacted the customer and I explained how we needed more time. After a discussion, it was agreed by all that the trainee would not be signed off until he states he is confident and ready. Communication was key in getting the understanding of how the training process should go.

I was asked to lift someone in the personnel basket to adjust the position of a light and that they would be done quickly. I told them the personnel basket is for transfers only and it is not to be used for working from. I advised them that we cannot do things the old way and that's how people get hurt. I was not willing to put someone's life or my career on the line. We had a scaffold crew onboard and I advised them we would get a scaffold built and do the work the correct way without putting anyone in danger.

Yesterday was our normal scheduled day to have a boat. The boat called at 7:00 am to let us know they were turning around due to rough seas. At around 1:30 pm that afternoon, the seas let up a little and the boat arrived. While offloading, the wind was blowing full boxes and totes around. I decided to use my better judgement and not backload the 12 empty totes we had as the wind would affect them even more than the full ones. Everything we well and the boat captain agreed that waiting to backload the empty boxes was the right call.

OPERATOR HIGHLIGHTS

1

James Brunley
(500 pts)

"Due to limited landing space and poor weather conditions, I used Stop Work Authority until both of these were in better condition to transfer personnel."

2

John Gradney
(400 pts)

"Due to rough seas, I called Stop Work and waited until morning when we were able to backload all lifts safely."

3

Hunter Trahan
(300 pts)

"Communication was key to everyone understanding how the process of training should go. The trainee should be confident and ready before signed off."

4

Erik Potier
(200 pts)

"I denied a request to lift someone in a transfer basket to adjust a light. Instead, a scaffold was built and the job was done the right way."

5

Derek Vines
(100 pts)

"The boat captain agreed that I made the right call not to backload the empty boxes due to high winds."

BEAT THE HEAT

Ways to Prevent Heat Illness While Working in the [HEAT] ZONE

COOLER UNIFORM OPTION

Summer arrived in full force with Louisiana and Texas experiencing record high temperatures amid an intense heat wave. Extreme temperatures combined with required FRC clothing (in some situations) can increase risk of heat stress.

Island Operating is always looking for ways to minimize employee exposure to dangers and reduce potential hazards. Considering that darker clothing absorbs more heat, Island is happy to announce that khaki shirts have been added as an in-stock option for uniforms. You are also able to order khaki pants, if you choose, but they are not kept in stock. You will need to order your pants size and they will be shipped directly to you.

OSHA-NIOSH HEAT SAFETY TOOL APP

You can also download the OSHA-NIOSH Heat Safety Tool app on your smart phone. This app will calculate the heat index based on your location and includes precautions to take, a list of signs and symptoms of heat related illness, and helpful first aid measures. Just go to your app store on your smart phone and type in OSHA-NIOSH Heat Safety Tool in the Search bar. The app should pop up, then click on the GET button to download.



RECOGNIZING SYMPTOMS

One part of preparedness is recognizing the signs of heat illness. Dehydration symptoms include dry mouth, excessive thirst, lightheadedness, fatigue, muscle cramps, and nausea. These symptoms may progress to more serious illness and include severe heat cramps, a temperature above 105 degrees and central nervous system symptoms like aggression, confusion or collapse and seizures, which require immediate emergency attention.

LIST OF HEAT SAFETY TIPS

Below is a list of safety tips to help protect Islanders from heat related illness and aid in identifying and treating individuals who are experiencing symptoms.

• Personal accountability – OWN YOUR WORK

- Stay physically fit and report all incidents immediately.
- Ensure adequate fluid intake throughout the day.
- Report any personal illness or medications that can have an adverse effect PRIOR to starting work.
- Avoid consuming alcohol the night before work.
- Wear loose fitting, lightweight clothing when possible.
- Identify and mitigate heat hazard in the JSA process.
 - + Set up work areas in the shade with a breeze, when possible, e.g., under heliports, side of building, utilize tarps, etc.
 - + Plan physically demanding work early in the morning or late in the evening.
- Acclimation to the heat is critical. Special consideration should be given for the following:
 - + New hires
 - + Office personnel visiting the field or switching roles
 - + Seasoned employees returning from vacation or extended time off
 - + Age and physical conditions

How Much Water Do You Need?

15 min = 8oz.

15 minutes = 8oz.

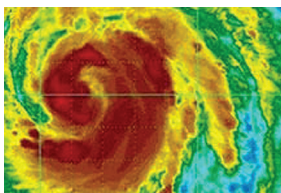
1 hour = 32oz.

4 hours = 1 gal.

5 people for 4 hours
10 people for 2 hours
20 people for 1 hour

When working in hot environments, guidelines recommend drinking 8 ounces of water every 15 minutes. In 4 hours, you should be drinking 1 gallon of water. A 5 gallon cooler will last 5 workers 4 hours, 10 workers for 2 hours, and 20 workers for 1 hour. Make sure you have enough cool potable drinking water.

Hurricane Season could turn 'hyperactive' amid unprecedented heat conditions



Top forecasters from Colorado State University upgraded their hurricane predictions for 2023 and are now calling for a "borderline hyperactive" season in the Atlantic basin, with as many as nine hurricanes expected to form.

The upgrade is due primarily to extremely warm ocean water in the Atlantic where storms like to form, forecasters said. The record warm levels of the Atlantic should counteract the hurricane-snuffing impacts of El Niño.

How many hurricanes are now expected in 2023 Atlantic season?

The CSU team now predicts 18 named storms this season, four are expected to be major hurricanes – those with a Saffir-Simpson category of 3-5 and sustained winds of 111 mph or greater.

A typical year averages about 14 tropical storms, with seven spinning into hurricanes, based on weather records that date from 1991 to 2020.

The forecast includes four storms that already formed: an unnamed subtropical storm in January and Tropical Storms Arlene, Bret, and Cindy in June.

Major hurricane landfalls possible

According to the updated forecast, the probability of a major hurricane hitting the following coastal areas is:

- Entire continental U.S. coastline: 50% (full-season average from 1880-2020 is 43%)
- U.S. East Coast, including Florida south and east of Cedar Key: 25% (full-season average from 1880-2020 is 21%)
- Gulf Coast from the Florida Panhandle west and north of Cedar Key, Florida: westward to Brownsville - 32% (full-season average from 1880-2020 is 27%)



CALM BEFORE THE STORM

Hurricane season runs from June 1 through Nov. 30, and the busiest months are August through October. The peak of the season is Sept. 10.

What should an Islander do before, during, and after a storm?

• Offshore personnel

- Ensure your vehicle is fueled up before going offshore during hurricane season. Fuel may not be available when you get in if evacuations are mandated.
- Ensure your platform has necessary materials for securing items. Ropes, chains, binders, etc.
- Familiarize yourself with the customer's hurricane evacuation plan. Discuss platform specific procedures with your immediate Supervisor regarding securing wells, equipment, tanks, pipelines, etc.
- Utilize LOCK OUT TAG OUT (LOTO) procedures and provide clear notes and emails to your relief on what was done prior to leaving the facility. **The opposite crew may be the first ones back on the facility and need to know exactly what was done.**
- Review customer Crane Policy and Hurricane Evacuation Plan to determine what is needed to secure the crane. If the policy requires the crane boom to be secured with chains and binders, consider disabling the starter if possible. If this is not an option, place flags/tags as a visual indicator on the control levers to indicate the crane is temporarily OOS.
- Make preparations for when the facility is re-manned, e.g., top off diesel tanks for back-up generator, isolate potable water tanks, isolate vessels that supply fuel gas when possible.
- Communicate tentative plans with your account manager.
- Contact your account manager when you land if you are evacuated.
- Remain in contact with your account manager while evacuated and be prepared to return to work.

• When returning from evacuation

- Use extreme caution when conducting damage assessments. Stairways, grating, handrails may be missing or compromised.
- Work in pairs and/or small groups.
- The helicopter or boat should remain at the facility until it is deemed safe.
- Have backup communication in case the generator(s) are not operational.
- **Conduct a thorough crane pre-use inspection before operating the crane.**
- Report any issues such as property damage, pollution, etc.

• Managers and Supervisors

- Confirm emergency contact information for your respective employees.
- Ensure all personnel have been evacuated and stay in contact with the customer(s).
- Remain in contact with all employees and have back-up plan (personnel) if an employee is unable to return due to storm damage, road closures, etc.



ISLAND SERVICE ANNIVERSARIES

You are an inspiration to others and your dedication to your work is exemplary. Thank you for making a difference in our lives. **Happy work anniversary!**

FIRST QUARTER 2023

10 YEARS

Justin Walk
Aaron LeBlanc
Derek Faul

15 YEARS

James Richard
Frank Tainatongo
William Vanmeter
Clayton Walters
Richard Bowlin
Stacey Guidry
Jared Grissom

20 YEARS

Brent Romero

25 YEARS

Hermilio "Milo" Perez
Ernest Suarez

SECOND QUARTER 2023

10 YEARS

Lemuel Eleuterius
Philip Smith
Matthew Jones
Dustin Bussard
Justin Wallace
Phillip Broussard
Ted Fontenet
Kevin Jones

15 YEARS

Richard Adams
Gene LeBlanc
Daniel Prince

Things to Remember

Insurance open enrollment is November 1st - December 31st



Effective for: Health, Dental, Vision, Voluntary Life, and Critical Illness Coverage

If you would like to make changes to your benefits package, now is the time! You can add, drop or change coverage during this time period without a qualifying event. You will be receiving an open enrollment reminder via email or with your paystub/check if you do not have email. ***If you do have a change, you must contact the Benefits Department and they will walk you through the process. This is the only way that changes can be made!***

You can reach **Tammy or Holly** in the Benefits Department at **337-233-9594** or email benefits@islandoperating.com

DID YOU KNOW



ADVANCED RADIOLOGY

- All advanced radiology such as MRIs, CT Scans and PET Scans, Ultrasounds, etc. performed at an independent facility not associated with a hospital – the plan pays 100% after your \$50/\$75 copay (depends on plan you elected).

- This only applies to facilities within BCBSTX network and you will need a doctor's order.
- These type of outpatient procedures do not need pre-authorization.

For example:

- There is one facility called Envision in Lafayette, LA, that is very familiar with Island's insurance and will accept your \$50/\$75 copay. This claim will not go towards your \$750/\$1500 deductible (depends on plan you elected)
- If you see a neurologist/specialist and they have an MRI/CT, etc. in their office, you will owe your copay. Same applies to urgent care facilities and x-rays.

Health Insurance Dependent Eligibility Verification Audit

UNDERSTAND WHAT IT IS – AND WHY WE ARE DOING IT

A dependent eligibility audit is a thorough and careful examination of an employer's health plan. Its goal is to identify and remove enrolled dependent spouses and children who do not meet the health plan's eligibility rules for continuing coverage.

Why are we doing this?

National statistics show that each ineligible dependent costs the plan's members an average of \$5,000 per year. And that can mean higher premiums and fewer benefits for all eligible employees and their families. Eliminating these wasted dollars will help control our healthcare costs – and save you money as well.

[The audit is managed by *Impact Interactive* (an Amwins Company)]

Please call **Holly or Tammy** in the Benefits Department if you have any questions or should need advanced radiology such as ultrasounds, MRIs, CT Scans, etc. in the future and need to find an independent facility. **You can also email us at benefits@islandoperating.com**

Overcome the Excuses and Move Forward with Your Workplace Savings



Don't fool yourself into thinking you can't save for your future. The fact is, your workplace savings plan helps make it easy, convenient, and affordable to accumulate the money you need for retirement. Having trouble getting started? Here are some facts that can help you overcome eight of the most common excuses.

Excuse #1: I don't understand investing.

You don't need to be an expert to save for your future; you just need to know a few fundamentals. Your employer and Fidelity can provide the education, tools, and resources to help you become comfortable with investing.

Excuse #2: I can't afford to save.

You can't afford *not* to save, especially when you realize what a big difference small contributions may help make. Let's say you start by putting just \$10 a week in your workplace savings plan. You might barely notice the difference in your paycheck. But when you get your year-end account statement, you'll see that you contributed \$520. That's a good start. Automatic payroll deduction makes contributing to your plan account easier. If you save on a pretax basis, you reduce your current income tax bill with every dollar you put in. Putting away a percentage of your paycheck, instead of a set dollar amount, will

ACTION PLAN

- Overcome the excuses that may keep you from saving for retirement.
- Decide on an amount you can afford.
- Get started today.

keep your savings in line with your pay raises. And even better, your employer may help you save more by making matching contributions to your account.

Excuse #3: I have plenty of time.

Being young is the perfect reason to start saving in your plan, not to put it off. Thanks to the potential of compounded earnings, the money you save may multiply many times over in the years between now and retirement. In fact, if you start saving early in your plan

A tale of two savers.

By starting early, you could potentially generate a bigger balance at retirement while investing less along the way.

	Starting age	Ending age	Total contributed	Years contributed	Potential value at age 67*
Maria	25	35*	\$100,000	10	\$1,249,326
Steve	35	67	\$320,000	32	\$1,143,541

*Although Maria stopped contributing to the plan at the age shown, assets remained invested in the plan until age 67.

This hypothetical example is based on monthly contributions of \$833.33 for Maria and Steve, made at the beginning of the month to a tax-deferred workplace savings plan, and a 7% annual rate of return compounded monthly. Your own plan account may earn more or less than this example, and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets.

Get started in 60 seconds with EasyEnroll.



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NetBenefits.com/Easy





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social media sites:



Safety AT ITS *Core*

AT ISLAND OPERATING,
Safety is a Core Value.

We recognize that our culture of safety is fundamental to who we are and how we operate as a business. Like our corporate values of honesty, trust, integrity, and respect, we promote a safe culture as the way we do business, the way we interact with clients, vendors, and each other, and the way we perform our work.

Safety is integrated into everything we do – from the way we start a team meeting, to the training we provide to our operators, to the tracking and reporting that helps us measure our performance.

Safety as a Core Value is how we instill a culture of safety at a personal level as well as add moral value in each and every one of us. Values are embedded; while priorities can change.

SAFETY
HONESTY
TRUST
INTEGRITY
RESPECT

We are Driven by Safety, GUIDED BY COMPLIANCE, AND FOCUSED ON PRODUCTION.