ARR ANNUAL MEETING
THURS. MAY 21, 2015
Please join us for the ARR Annual Meeting to be held at the Farr Center in the National Heritage Museum in Lexington, Massachusetts on Thursday, May 21, 2015 from 9:00am to 1:00pm. Your directors will discuss our organization status, our benefits and also provide a summary of our recent meeting with Raytheon Company Pension Fund Managers.

As in past meetings we will be featuring guest speakers, covering topics of interest to our members. One of our speakers is Tad Dickerson, Director, AMDR Program. Check our web site for details.

Refreshments will be provided including bagels and coffee. Unfortunately we will no longer be able to provide lunch.

Guests are welcome so if you haven’t joined the ARR yet, here’s your opportunity. Annual dues are only $20.

It is important that you let us know if you plan to attend. Please contact us at:

PH: 978 369-8410 or EMAIL: raytheonretirees@verizon.net

The National Heritage Museum is located 1 mile south of Lexington Center at the intersection of Rt. 2A (Marrett Rd.) and Rt. 4 (Massachusetts Ave). Directions can be obtained from the museum’s website at: nationalheritagemuseum.org or by calling 781-861-6559.

Our members enjoy the opportunity to see old friends and their fellow retirees so please join us.

We look forward to seeing you!

FURTHER WORDS
By: Mel Weinzimer & John Rudy

Our Annual Meeting will be held on Thursday, May 21st at the National Heritage Museum in Lexington. See the announcement in this issue and how to sign up.

Those of you who still have Raytheon stock, and those who wish you hadn’t sold what you had can read two articles on the current activities of Raytheon. They are doing well and that bodes well for all of us collecting pensions. At the end of April we

(continued on page 2)
will be meeting with the pension managers and anticipate being able to continue bringing you good news about how well it is funded.

We have a new office administrator, Nicole Cormier, who is handling our office work including phone and email inquiries. She is also depositing the member renewal fees for those who haven't switched over to PayPal.

In this newsletter issue we’ve also included recent contract award announcements. Some of the programs referenced are ongoing programs which were briefed to our membership at previous ARR Annual Meetings. We are continuing our new Spotlight column. In this issue we highlight one of our retirees, Jay Bluestein, former plant manager of the MSD Bristol Manufacturing Plant, Bristol, Tennessee.

Finally we are sending this newsletter to not only our paid-up members but also to those who might have forgotten to send in their annual dues (reluctantly raised after 15 years from $15 to $20). We would appreciate if you would go to our web-page to renew, and to also provide us with your email address.

We hope to see many of you at our Annual Meeting. Be sure to contact our office and make your reservation.

Please Send Us Your Current E-Mail Address!

Our printing, mailing and distribution costs for our newsletters are costing the Association almost $4/member each year. If you have received this Newsletter through the US Postal Service, postage was paid by your Association. If you have an email address, it could have been sent to you at no charge. Please help us keep our costs down.

Send your name and current email address to the Association at raytheonretirees@verizon.net. Thanks.
3. Retiree Medical. While Raytheon does provide health plan benefits for some pre-age 65 retirees, the focus here is on those who have reached age 65 and as a result are eligible for government provided Medicare benefits. Medicare A is provided at no-cost and generally provides reimbursement for hospitalization costs. Medicare B is elective and requires a premium payment. It generally provides for reimbursement of the costs for outpatient services and tests. The premium payment amount varies by locality, e.g., around Metrowest Boston, somewhere around $100 a month. Medicare D is also elective and provides prescription drug coverage through private insurers subsidized by the government. The premium for D varies by locality and on how “rich” a prescription plan is selected. Typical premiums are between $40-$100 a month. There are gaps and limits in the A, B, and D coverage and it is common for retirees to obtain additional coverage through a Medicare “supplemental” policy offered by private insurers and specifically designed to fill the gaps and limits to one degree or another. Raytheon offers a supplemental plan to retirees eligible for benefits under a Raytheon pension plan. The plan is called the Raytheon Medicare Plus Plan. Raytheon provides part of the cost of plan coverage and participating retirees pay the balance. Raytheon’s obligation is substantially fixed—either a fixed percentage of the annual cost or a fixed amount of that cost, generally $516 annually. Retiree premiums vary, depending on the retiree’s pension plan, e.g., for legacy Salaried Plan retirees in Metrowest Boston, the monthly premium is just over $100. Raytheon administers the Plus Plan. Raytheon also makes available a few private insurer plans with variable benefit structures, which usually require higher retiree premiums than the Plus Plan. Raytheon appears to pay part of the cost of these private insurer plans. Raytheon has “funded” its obligation to pay its part of all these supplemental plans by setting aside money in special accounts called VEBAs, and in special accounts in two of the pension plans, the current set asides amounting to about $425M. Raytheon asserts the right to terminate its obligation at any time but the funds set aside can never revert to it.

4. Life Insurance. A life insurance benefit is provided to most retirees at no cost. For many currently retired “legacy” employees, the amount is based on 10% of the life insurance coverage the retiree carried during the last years of employment. This benefit has changed in recent years (with some grandfathering) and it is now believed that current retirees are only entitled to a fixed amount benefit of a few thousand dollars. Unlike other retiree benefits described above, there is little visibility on the funding of retiree life insurance or the size of Raytheon’s obligation. Raytheon does not make the same level of disclosures about this “insured” benefit as it is required to do for pensions and retiree medical. However, at one time, there was a significant amount of money set aside in a “retired lives reserve” with a life insurance company to provide the benefits.

The development of greatest concern relates to pension plans. In recent years, many employers have curtailed or limited their obligation to provide pension benefits. As reported in a prior Newsletter, General Motors, Verizon Communications, AT&T and other employers have off-loaded substantial amounts of their pension obligations some by having the pension plan pay an insurer to take over the obligation for some segment of the plan participants, like retirees or terminated employees with vested benefits. The employer may make additional payments to the insurer to pay for the annuities. These transactions are referred to as “de-risking”. Prudential Insurance is cited as the insurer involved in many of the transactions. After a transfer to an insurer, the insurer has the obligation to make the annuity payments (or other forms of plan benefit payments) to the retiree and the employer’s obligation is accordingly reduced. A pension plan may offer an option to take a lump-sum payment in lieu of the insured annuity as part of the de-risking transaction. An insurance company annuity receives no protection from the Pension Benefit Guaranty Corporation (PBGC) in case the insurer is unable to make payment. Employer pension plan obligations are partially guaranteed by the PBGC if the employer is no longer able to
contribute to the plan to provide the promised benefits. Many of these employers, like Raytheon, have also curtailed pension plan benefits for new employees, and, at least in Raytheon’s case, curtailed retiree medical benefits for those employees as Raytheon’s retiree medical benefit is tied to a pension plan benefit.

Why is all this happening now? Employer justifications described in press accounts cite the magnitude of the obligations combined with increased volatility in the factors that determine the employer’s obligation and annual contribution requirements. An employer's obligation and contribution requirements are affected by interest rates (low rates are bad), investment returns (low returns are bad), and other factors that go into complicated actuarial calculations. The interest rate environment has been particularly bad from an employer’s viewpoint over the last few years and there were big losses in the stock market in 2007-2008. The mortality factor used in the obligation calculations recently changed to reflect longer life spans, further increasing plan obligations. The employer bears the risk for all of these moving parts. It is clear employers would rather make a fixed and final contribution to an employee’s 401K account and let the employee take the risk of investing for retirement; an increase in contributions to 401K accounts is usually tied in with a de-risking transaction.

According to Raytheon’s 2014 financial statements, its pension plans have about $19.5B of assets and $25.9B of liabilities, a significant unfunded liability. Raytheon has been contributing almost $2.0B to its pension plans each year for the past few years a large part of which designed to address the underfunding. The financial statement amounts for pension obligations cover a lot of ground including foreign pension plans and executive pension benefits but clearly demonstrate significant underfunding for plans covering rank and file US employees. The change is to provide a payment to retirees through some sort of insurance exchange for a portion of the cost of Medicare supplemental policies instead of providing coverage through its existing plan. This seems to be an attempt to reduce administrative costs—a parallel would be Raytheon abandoning administration of the Plus Plan and providing premium payments to an insurer on behalf of retirees instead.

The de-risking trend continues. Until now, Raytheon has not taken any action to reduce liabilities beyond curtailing pension coverage for new employees, a significant reduction on its own terms. But, given the trends, an obvious question is whether Raytheon might consider some additional form of de-risking. Some of Raytheon’s peers in the defense industry have gone beyond Raytheon in de-risking. Their actions provide some clues.

1. Lockheed-Martin’s 2014 financial reports contain statements that future pension benefit accruals will be frozen for some employee groups by freezing the compensation amount used in benefit accrual calculations beginning in 2016. Service accruals will be frozen in 2020. Details are minimal, but the changes affect pension plans having benefit calculations based on final compensation and total years of service like Raytheon’s plans covering salaried employees. Plans for hourly employees generally have different benefit accrual formulas and are subject to collective bargaining and should not be affected. Such freezes would not affect the benefits accrued by those already retired.

2. General Dynamic’s 2014 financial reports state that service accruals for certain participants in its primary government plans will be curtailed.

3. Northrup’s 2014 financial reports do not contain any references to pension plan changes but do refer to a change in its retiree medical benefits. The change is to provide a payment to retirees through some sort of insurance exchange for a portion of the cost of Medicare supplemental policies instead of providing coverage through its existing plan. This seems to be an attempt to reduce administrative costs— a parallel would be Raytheon abandoning administration of the Plus Plan and providing premium payments to an insurer on behalf of retirees instead.

One unrelated development relates to RAYSIP. The US Supreme Court recently addressed whether the plan administrator of a 401K plan could be held liable for its selection of a plan investment option which included hidden fees greater than the fees in an identical investment option which the administrator could have selected. The Court will decide in a couple of months. If the participants win, Raytheon and other administrators will have greater responsibilities in selecting plan investment options, including increased due diligence as to the fees charged within offered options which are largely hidden from the view of participants. Another development involves regulations being prepared by the Department of Labor that would require investment advisors dealing with retirement accounts (IRAs) to be more transparent in dealing with clients by disclosing potential conflicts of interest in providing investment advice,
e.g., back door payments to advisors from investment funds.

In conclusion, employer guaranteed pension benefits are fading away and being replaced with 401K type benefits placing employees on their own in managing the financing of their retirement. Pension benefits for those already retired, cannot be curtailed or reduced but there is the possibility of lump-sum offers or a transfer of annuity obligations to a private insurer even for retirees. Again, there is no indication that Raytheon is heading in the direction of lump-sums, but outs, transfers or other de-risking arrangements and such arrangements are not necessarily all bad for those affected. The ARR will be watching closely.

---

**Can You Improve Your Lawn?**
By: John Rudy

Now that we are retired, we have more time (well, some of us) to worry about things like lawn care. Regardless of whether you live in Massachusetts, the UMass Extension offers a service to analyze your soil. All the information is within their web pages (http://soiltest.umass.edu) but in summary:

1. Each sample is a dried cup of soil; they really need a cupful.
2. You can send in up to five samples @ $10 each for the “routine analysis”.
3. Various additional tests can be ordered.
4. You provide a crop code (HA2 for mature lawn, etc.) so they know whether your objective is a good lawn, a golf course, or a garden.
5. Material is mailed to Amherst MA and results are received by email.

---

**SPOTLIGHT**
By: Mel Weinzimer

In this issue, we are highlighting Jay Bluestein in our spotlight column. Jay retired from Raytheon in 2001 after 36 years with Raytheon. Jay served as MSD Bristol Manufacturing Plant Manager from 1994 to 1999, when the plant was closed.

I ran into Jay a few years ago in Florida when we were planning an alumni event for our alma mater, the New York University Polytechnic School of Engineering. Here’s my interview with Jay:

MW: Jay, where do you make home now and what do you do to keep busy?
JB: My wife Sheila and I are living in Aurora Colorado a suburb of Denver. We just resized to a Condo that overlooks Pike’s Peak and the Rocky Mountain Front Range. I am involved with Ham radio and a local STEM group in the Denver Area. Up until this past month we were spending winters in Florida. We have decided to sell our Condo in Florida and then look to traveling the world.

MW: Do you stay in touch with any of the people that you had worked with at Raytheon?
JB: What is interesting is that I have meet many retired Raytheon Andover and Bedford employees here in Boynton Beach, in stores and the local mall by wearing my 1995 Red Raytheon Bristol Work Center T shirt. As you know, Raytheon’s presence is strong in the Palm Beach -Boca communities. I do periodically talk with a few retired Bristol plant Raytheon employees. We have been able to meet once a year over the past 6 years. Also I just received an E Mail from a RAYTAS retired employee. The last time I saw him was in 1978 and he is suggesting that a reunio be planned for October 2016 in Paris. This looks very inviting.
MW: Who are the leaders that you worked with that you most admired at Raytheon?
JB: It is very difficult to single out any one Raytheon Leader I admired the most. All of the Leaders were people I admired.

MW: There’s a saying that scientists discover things but engineers make things that change the world. What did you do to change the world that you are most proud of?
JB: What I did realize a few years ago is that the entire Raytheon Team from the hourly workers to the Senior Corporate level impacted the History of the free world. We were all instrumental in the falling of the Berlin Wall, the demise of the Russian threat and the recent events in the Middle East and Far East. The Raytheon Team are history makers and they continue to provide positive support for the future of the free world.

MW: Would you like your fellow retirees to contact you? If yes, how can they reach you?
JB: I can be reached via email at jaybluestein44@msn.com.

Spotify, An Interesting Music Site
By: John Rudy

Some months ago I was looking for World War I songs. We had just returned from an excellent concert and the first place I looked was the library system. Choices were limited but I knew, from an Amazon search, that a lot was out there. The reference librarian pointed me to Spotify, a site with a free and a monthly pay version. I signed up for the free version and have been able to download dozens of recordings at low cost, as long as I’m willing to watch and listen to ads that I cannot avoid. The pay version allows download (rather than keeping the recordings within the Spotify account) and stops the ads. Not enough of an incentive to me.

Go to https://www.spotify.com/us and click on the download button. Pretty easy. I’ll let you discover the details, but it learns (somewhat) your music tastes and offers suggestions and there is a long site which explains the economics of the Spotify site. Many artists load their material there because they get paid per use.

RECENT CONTRACT AWARDS AND PRESS RELEASES OF NOTE CHANGE: AIR TRAFFIC CONTROL CENTER to AIR TRAFFIC CONTROL CENTERS

JLENS to defend D.C. from cruise missiles, drones, airplane threats (Dec. 27, 2014)
For the first time, the U.S. Army lofted a blimp equipped with a new cruise-missile and drone-fighting radar system high above rural Maryland. The system, made by Raytheon Company and known as JLENS, consists of two helium-filled aerostats, or tethered blimps, that float 10,000 feet above the ground and carry powerful radars. “JLENS is strategically placed to help defend Washington D.C. and a Texas-sized portion of the East Coast from cruise missiles, drones and hostile aircraft,” said Dave Gulla, vice president of Raytheon Integrated Defense Systems’ Global Integrated Sensors business.

Raytheon engineers raised one of the football-field sized aerostats thousands of feet in the air and conducted a series of tests to ensure it was operating as designed. The company will continue to test and integrate the radar for several more days, then turn the first JLENS balloon over to Soldiers of the U.S. Army’s A Battery, 3rd Air Defense Artillery. The second aerostat is scheduled to go aloft in early 2015. Following a series of additional tests, it will also be turned over to the Soldiers, who will conduct an operational exercise with JLENS.

Air Traffic Control Center at 135 Airports to Receive STARS Platform (Dec. 23, 2014)
Raytheon Company has been awarded a $350 million Federal Aviation Administration (FAA) contract modification to continue the upgrade of 135 air traffic control centers to the Standard Terminal Automation System (STARS) through September 2017. Implementation of STARS at these airports will bring all of the largest airports and the majority (90%+) of all Terminal air space controlled by the FAA onto the NextGen terminal automation platform.

(continued on page 12)
“STARS is now operating at 150 FAA and DoD terminal air traffic control facilities and the performance of the system has been exceptional,” said Michael Espinola, managing director, Raytheon Air Traffic Systems. “STARS is the foundation for numerous NextGen efforts within the National Air Space.”

Raytheon Awarded $491 million contract for AMRAAM (Dec. 23, 2014)
Raytheon Company is being awarded a fixed-price $491 Million contract for the Advanced Medium Range Air to Air Missile. The contract is for the production of the AMRAAM® missile and other AMRAAM system items, including the captive air training missile, common munitions bit/reprogramming equipment and non-developmental item airborne instrumentation unit. The contract includes foreign military sales to Korea, Oman, Singapore and Thailand. Work will be performed in Tucson and is expected to be completed by February 2017.

Raytheon awarded $2.4 billion contract to provide the State of Qatar with Patriot Air and Missile Defense System (Dec. 22, 2014)
Raytheon Company has received a $2.4 billion Foreign Military Sales contract for new-production fire units of the combat-proven Patriot Air and Missile Defense System for the State of Qatar. Qatar, a new Patriot customer, now brings the total number of global Patriot customers to 13. The contract includes the latest Patriot fire units featuring increased computing power and radar processing efficiency, improved man-machine interface and reduced life-cycle costs. Earlier this month, Raytheon announced a U.S. Air Force contract to provide the state of Qatar with an Air and Missile Defense Operations Center (ADOC) which will integrate U.S. air defense systems including Patriot, the Early Warning Radar, and THAAD; with European air defense systems and radars and Qatar’s Air Operation Center.
“Work under this contract will be performed at Raytheon’s

Integrated Air Defense Center, Andover, Mass.; El Paso, Texas; and Huntsville, Ala. The company is supported by a 2,700+-strong global team of Patriot system suppliers.

NCAA-style tournament fights U.S. cyber talent shortage, gives college students hands-on experience battling cyber attacks (Feb. 25, 2015)
Raytheon kicks off the nation’s largest collegiate cyber defense competition. Students from more than 180 U.S. colleges and universities will begin competing this week for the 2015 National Collegiate Cyber Defense Competition (NCCDC), a national tournament to choose the team who can best protect computer networks against real-world cyber threats that are infiltrating major retailers, corporations, social networks and financial institutions today. In 2014, Raytheon became the three-year title sponsor of NCCDC, and will provide technical resources and employee volunteers to help promote the next generation of cyber defenders.
“This competition challenges the best and brightest from across the country with some of the hardest problems we face in the cyber domain,” said David Wajsgras, the recently appointed president of Raytheon’s Intelligence, Information and Services business. “The National Collegiate Cyber Defense Competition, in partnership with Raytheon, is helping to address the major shortage in cyber talent by building the next generation of leaders.”

An Update on MOOCs
By: John Rudy
Two years ago I reported on MOOCs, Massive Open Online Courseware. I had just taken my first MOOC, on Artificial Intelligence, and reported 160,000 had signed up for it. It was a very rigorous, highly mathematical course and I took it as an “auditor, with no interest in getting a certificate. I listened to all the lectures, tried to do the quizzes, but was more interested in exposure than gaining competence. I have heard that 10% of those who enrolled finished the course, many only getting as far as the first lecture. But that would mean that 16,000 finished the
course, which is pretty impressive.

Since then the number of MOOCs has grown considerably so that there are over 2000 available. Some, once created, are "up" whenever you wish to take them. Others are provided over a fixed period of time where material is provided on a weekly basis and where there is a specified cutoff. These MOOCs are free, though there is a recent trend to giving the user the option of being an auditor (like I am) or getting a certificate at the end. There is usually a minimal charge for the certificate, about $25 and one must get an acceptable score on the quizzes and tests. Most are computer graded but some MOOCs have peer-graded papers. The biggest problem with the MOOCs is that, unlike college classes, there is minimal interaction with other students and professorial staff. Many courses now provide discussion groups to address some of this.

I have taken courses from:
- www.edx.org
- www.coursera.org
- www.udacity.org
- www.canvas.net

These organizations operate somewhat differently, with edX, a consortium originally between MIT and Harvard but now with over 20 participants, is the most rigorous. I just finished an excellent course on edX from Columbia on the Civil War. It was part 2 of three courses and I have now signed up for the sequel on Reconstruction. It was excellent. Google “MOOC” and you get 8.5 million hits.

When MOOCs first appeared it was thought that they would disrupt normal colleges. Here is some recent data:
- Jonathon Haber, who lives in town with me, spent one year taking enough MOOCs to satisfy a full 4-year degree in Philosophy. One could argue about the rigor, but he provided a weekly blog and he appeared to take the whole thing seriously.

So there is sufficient material out there to pull it off. Whether recruiters would be satisfied with it is another matter. He just released an excellent book (from MIT Press) on his experiences.
- Only about 15% are of college age, many more are professionals trying to enlarge their skill-set or retirees who want to learn.
- Some teachers are using MOOCs as “reverse-classrooms”. The student uses the MOOC as homework, and then class is devoted to analysis and discussion.
- Because edX and the others pick the very best teachers they have become stage stars. I’ve taken about 20 MOOCs and all the teachers range from quite good to superb.

Raytheon Reports Solid Fourth Quarter and Full-Year 2014 Results
By: Mel Weinzimer

Raytheon finished 2014 with strong fourth quarter operating performance.

Fourth quarter results reported:
- Earnings Per Share (EPS) from continuing operations were $1.86 compared to $1.46 in the fourth quarter 2013.
- Bookings were $7.1 billion
- Net sales were $6.1 billion, up 5 percent compared to $5.9 billion in the fourth quarter 2013.
- Cash flow from continued operations of $829M

2014 annual results reported:
- EPS from continuing operations was $6.97 compared to $5.96 for 2013
- Bookings were $24.1B, up from $22.1B in 2013
- Net sales in 2014 were $22.8 billion, down 4 percent compared to $23.7 billion in 2013
- $2.1 billion cash flow compared with $2.4 billion in 2013
- Backlog remained relatively constant at 33.6B for 2014 vs 33.7B in 2013

(continued on page 15)
Raytheon reported a discretionary contribution to the pension fund of $600M for 2014.

Raytheon company stock price has varied from $89.4 to $110.5 over the last 12 months and has risen steadily since Sept. 2011 when it was at $40.4. A review of Fidelity Research reports reveals that of 11 research firms polled, 3 recommend buy, 11 are neutral, and 1 state underperformed.

Key Performance Metrics over the past 5 years is shown in the graphic below:

**Financial Highlights**

Using technology leadership to drive growth

![Graph showing Net Sales and Operating Income over 5 years]

<table>
<thead>
<tr>
<th>NET SALES</th>
<th>OPERATING INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dollars in Billions</td>
<td>Dollars in Billions</td>
</tr>
<tr>
<td>$25.2</td>
<td>$2.6</td>
</tr>
<tr>
<td>$24.8</td>
<td>$2.8</td>
</tr>
<tr>
<td>$24.4</td>
<td>$3.0</td>
</tr>
<tr>
<td>$23.7</td>
<td>$2.9</td>
</tr>
<tr>
<td>$22.8</td>
<td>$3.2</td>
</tr>
</tbody>
</table>

© 2015 by ARR. This publication is designed to provide authoritative information regarding the subject matter covered. The Association of Raytheon Retirees (ARR) is not engaged in rendering legal, accounting, tax, or other professional services. If expert assistance is needed the reader is advised to engage the services of a competent professional. Consult with a tax or other professional advisor before making any decisions regarding personal finances.
# Mail-In Membership Application

<table>
<thead>
<tr>
<th>Last Name:</th>
<th>First Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Street 1:</th>
<th>Street 2:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City:</th>
<th>State:</th>
<th>Zip:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Email: | |
|--------||
|        | |

<table>
<thead>
<tr>
<th>Date of Retirement:</th>
<th>Age at Retirement:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Work Location:</th>
<th>State:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Spouse:</th>
<th>Home Phone:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Comments: | |
|-----------||
|           | |

Please send completed form and contribution ($20 Annual Dues) to:
Association of Raytheon Retirees, Inc.
336 Baker Ave.
Concord, MA 01742
Or
You can register online at
www.raytheonretirees.org
Or
Email us at raytheonretirees@verizon.net