
SUMMARY

PLAN

DESCRIPTION

SERVICE EMPLOYEES' INTERNATIONAL UNION
LOCAL 32 BJ, DISTRICT 36
BUILDING OPERATORS PENSION PLAN
WINDOW CLEANER PARTICIPANTS
AUGUST 1, 2009



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INTRODUCTION

This is the Summary Plan Description for window cleaners in the Service Employees' International Union Local 32BJ, District 36, Building Operators Pension Plan (the "Plan"). The Plan was originally established, effective November 1, 1959, as the Building Service Employee's International Union, Local 69 Pension Trust Fund pursuant to resolutions adopted December 29, 1959 by the Board of Trustees of the Building Service Employees' Union, Local 69 Pension Trust Fund and in accordance with an Agreement and Declaration of Trust dated December 6, 1959.

This Summary Plan Description is designed to highlight the important provisions of the Plan and is not the Plan document pursuant to which the Plan is maintained. In the event that there are discrepancies between this Summary Plan Description and the Plan document, the Plan document will control.

BASIC PLAN INFORMATION

PLAN NAME:	Service Employees' International Union Local 32BJ, District 36, Building Operators Pension Plan
PLAN SPONSOR:	The Board of Trustees of the Service Employees' International Union Local 32BJ, District 36, Building Operators Pension Plan 42 South 15 th Street, Suite 1500 Philadelphia, Pennsylvania 19102
PLAN ADMINISTRATOR:	The Plan Sponsor
PLAN SPONSOR'S FEDERAL TAX IDENTIFICATION NUMBER:	23-6546776
PLAN NUMBER:	001
PLAN YEAR:	January 1 through December 31
PLAN EFFECTIVE DATE:	November 1, 1959
AGENT FOR SERVICE OF LEGAL PROCESS:	The Board of Trustees of the Service Employees' International Union Local 32BJ, District 36, Building Operators Pension Plan 42 South 15 th Street, Suite 1500 Philadelphia, Pennsylvania 19102

THE BOARD OF TRUSTEES

EMPLOYER TRUSTEES	UNION TRUSTEES
Robert G. Martin, RPA General Manager – Three Logan Square Brandywine Realty Trust 1717 Arch Street – 33 rd Floor Philadelphia, PA 19103	Wayne MacManiman <i>Area Leader</i> SEIU Local 32BJ 42 S. 15 th Street – Suite 200 Philadelphia, PA 19102
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Sara Wade, Vice President <i>Express Scripts</i> One Express Way St. Louis, MO 63121	Manny Pastreich <i>Deputy Director, Collective Bargaining</i> SEIU Local 32BJ 1025 Vermont Avenue, NW – 7 th Floor Washington, DC 20005

I. BASIC PLAN INFORMATION

1. What type of plan is this?

The Plan is a multi-employer defined benefit pension plan. A multi-employer plan is a plan that is maintained pursuant to a collective bargaining agreement and is sponsored by a Board of Trustees consisting of both employer and union trustees. A defined benefit pension plan is a plan that provides you with a fixed monthly benefit in retirement.

2. Who sponsors the Plan?

The Plan’s Board of Trustees sponsors the Plan. The Board of Trustees delegates many of the Plan’s day-to-day administrative tasks to the Plan’s Fund Office.

3. How is the Plan funded?

The Plan is funded entirely through employer contributions. The amount that a contributing employer is required to contribute to the Plan is established by the collective bargaining agreement pursuant to which the contributing employer contributes to the Plan. A multiemployer plan is required to meet certain funding levels determined by actuarial valuations of the plan’s assets and liabilities, which may affect how much a contributing employer is required to contribute to a plan.

4. Which employers contribute to the Plan?

If you would like a list of the employers and employee organizations that contribute to or participate in the Plan, please contact the Fund Office. You also have the right to request copies of the collective bargaining agreements pursuant to which the Plan is maintained.

II. ELIGIBILITY AND PARTICIPATION

5. Who is eligible to participate in the Plan?

You are eligible to participate in the Plan if you are in “Covered Employment.”

6. What is Covered Employment?

You are in Covered Employment if you are a window cleaner and a member of a collective bargaining unit represented by the Service Employees' International Union Local 32BJ, District 36 (the "Union") and are employed by an employer who is required to contribute to the Plan pursuant to a collective bargaining agreement with the Union.

7. When do I become a participant in the Plan?

You are a participant in the Plan if you were a participant as of August 1, 2009 and you remain in Covered Employment. If you were not already a participant in the Plan as of August 1, 2009, you will become a participant on the date you enter Covered Employment.

8. When do I cease participation in the Plan?

You cease participating in the Plan upon the earliest of the following:

- (i) The date you stop working in Covered Employment;
- (ii) The date you forfeit your Credited Service (see Questions 21 and 22 for more information on forfeiting Credited Service); or
- (iii) The date of your death.

If you cease participation in the Plan, you will become a "Former Participant" if you are eligible for, or are receiving, a retirement benefit under the Plan.

In certain limited cases, you will continue to participate in the Plan if you leave Covered Employment, but remain employed by your employer or a different employer that has a collective bargaining agreement with the Union. You will be notified if this situation applies to you.

9. If I cease participation in the Plan but later return to Covered Employment, when do I become a participant again?

If you cease participation in the Plan but return to Covered Employment, you will become a participant again on the date you reenter Covered Employment.

III. CONTRIBUTIONS TO THE PLAN

10. Who makes contributions to the Plan?

The Plan is funded through employer contributions. Your employer is obligated to make contributions pursuant to the collective bargaining agreement between your employer and your collective bargaining unit.

11. May I make contributions to the Plan?

No, participant contributions of any kind are not permitted to be made to the Plan. This includes "rollover" contributions.

IV. BENEFIT ACCRUALS

12. How do I accrue a benefit under the Plan?

You earn "Credited Service" based on the Regular Time Hours you earn (see Question 13 for more information about Regular Time Hours). Your benefit will be based on your "Credited Service" multiplied by a monthly benefit amount.

13. What are Regular Time Hours and how do I earn them?

You earn a Regular Time Hour for each Hour of Service you earn, but you cannot earn more than forty (40) Regular Time Hours per week (see Question 14 for more information about Hours of Service).

14. How do I earn Hours of Service?

You earn an Hour of Service for each hour for which you are paid, or are entitled to be paid, for performing duties as a window cleaner while in Covered Employment with an employer (see Question 6 for more information on Covered Employment). You also may earn up to 501 Hours of Service for each hour that you are paid, or are entitled to be paid, for a period during which you perform no duties while in Covered Employment due to the following:

- (i) Vacation;
- (ii) Holiday; or
- (iii) Military duty.

You also earn eight (8) Hours of Service for each day that you are absent from work and you are receiving weekly and sickness benefits paid by the SEIU Local 32BJ Health Fund and for each working day within the waiting period immediately preceding your receipt of those benefits. You cannot earn more than two thousand (2,000) Hours of Service in a Plan Year for periods you are receiving weekly and sickness benefits paid by the SEIU Local 32BJ Health Fund.

You will also earn eight (8) Hours of Service for each day you are absent from work and are receiving Worker's Compensation benefits and for each working day in the waiting period immediately preceding your receipt of those benefits. You cannot earn more than two thousand (2,000) Hours of Service in a Plan Year or more than four thousand (4,000) Hours of Service in consecutive Plan Years for periods you are receiving Worker's Compensation benefits.

15. How much Credited Service do I earn for my Regular Time Hours?

Your Credited Service equals the sum of the following:

- (i) The Credited Service you had on November 15, 1968, if any;
- (ii) The Credited Service you earn for Plan Years beginning on or after November 1, 1976 (except for the period beginning November 1, 1997 and ending December 31, 1998, for which Credited Service is determined under (iii) below, and for the period beginning August 1, 2004 and ending July 31, 2006 during which participants could not earn Credited Service) based on the following table:

REGULAR TIME HOURS IN COVERED EMPLOYMENT IN THE PLAN YEAR	CREDITED SERVICE IN THE PLAN YEAR
Less than 500	0
500 - 999	.25
1,000 - 1,499	.50
1,500 - 1,999	.75
2,000 or more	1.00

(iii) The Credited Service you earned, if any, for the period beginning November 1, 1997 and ending December 31, 1998 based on the following table:

REGULAR TIME HOURS IN COVERED EMPLOYMENT IN THE PLAN YEAR	CREDITED SERVICE IN THE PLAN YEAR
Less than 500	0
500 – 999	.25
1,000 – 1,499	.50
1,500 – 1,999	.75
2,000 – 2,249	1.00
2,250 – 2,499	1.25
2,500 or more	1.50

16. What happens to my Credited Service if I terminate employment?

You will cease accruing Credited Service if you leave Covered Employment. If you leave Covered Employment, you may forfeit your Credited Service if you incur five (5) or more consecutive one-year Breaks in Service (see Questions 21 and 22 for more information on Breaks in Service).

V. VESTING

17. What does it mean to vest in my benefits, and when do I vest?

When you vest in your benefits, they become nonforfeitable. After you complete five (5) “Years of Service,” you will become 100% vested in your benefits (see Question 19 for more information on Years of Service). If you have fewer than five (5) Years of Service, you may forfeit your benefits if you incur five (5) or more consecutive Breaks in Service (see Section VI for more information on Breaks in Service).

18. How do I earn Years of Service?

You earn a Year of Service for each year during which you are credited with at least 750 Regular Time Hours (see Question 13 for more information about Regular Time Hours). You earn one-half (1/2) Year of Service if you are credited with at least 375 Regular Time Hours, but fewer than 750 Regular Time Hours. For purposes of calculating your Years of Service, you are credited with ten (10) Regular Time Hours for each day that you are required to be credited with at least one (1) Regular Time Hour, but you shall not exceed forty (40) Regular Time Hours in any week.

19. Do my Years of Service affect which types of benefits I am eligible to receive?

Yes, to be eligible to receive certain types of benefits under the Plan, you must earn a certain number of Years of Service. Please see Sections VIII and IX for a description of the different types of benefits and the service requirements for becoming eligible for them.

20. If I work for several employers and some of them do not contribute to the Plan, does my work for them count under the Plan?

You may earn “Related Plan Vesting Service” for Service you accumulate under a “Related Plan,” which is a plan that has a reciprocal agreement with the Plan to recognize service for vesting purposes for employees who would not be vested for pension benefits because the employee’s Covered Employment is divided among various employers who have collective bargaining agreements with the Union.

VI. BREAKS IN SERVICE AND BENEFIT FORFEITURE

21. Can I lose or forfeit my Credited Service or my accrued benefits?

If you complete fewer than five (5) Years of Service and you incur five (5) or more consecutive one-year Breaks in Service, you will forfeit (lose) all of your Credited Service and your “Accrued Monthly Pension” (see Question 23 for more information about your Accrued Monthly Pension).

22. What is a Break in Service?

You will have a one-year Break in Service if you fail to complete 375 Regular Time Hours during a Plan Year (see Questions 13 and 18 for more information about Regular Time Hours). You will not accrue a benefit during a Break in Service.

For Break in Service purposes, you will be deemed to be in Covered Employment and will not incur a Break in Service while any of the following apply to you:

- (i) You are absent due to a temporary layoff for a period not exceeding two (2) consecutive Plan Years;
- (ii) You are absent from work due to an illness or injury that is compensated under the SEIU Local 32BJ Health Fund;
- (iii) You are absent from work and are receiving disability retirement pension under the Plan (see Article IX for more information about disability retirement pensions); or
- (iv) You are absent from work due to (i) your or your spouse’s pregnancy, (ii) the birth or adoption of your child, or (iii) the care of your child following its birth or adoption.

VII. CALCULATING YOUR BENEFIT

23. How is my benefit calculated?

If you are a window cleaner participant in the Plan on or after January 1, 2008, your “Accrued Monthly Pension” is equal to your Credited Service multiplied by \$19.20.

24. How do I calculate my benefit if I ceased to be a participant in the Plan prior to January 1, 2008?

If you ceased to be a participant prior to January 1, 2008, contact the Fund Office for an explanation describing the accrual schedule and calculation of your Accrued Monthly Pension.

VIII. RETIREMENT BENEFITS

25. When do I become eligible to receive a normal retirement pension benefit?

You are eligible for a normal retirement pension if you terminate employment on or after the date you attain your “Normal Retirement Age.” Your Normal Retirement Age is the later of the following:

- (i) the date you attain age 65; or
- (ii) the fifth (5th) anniversary of the date you commenced participation in the Plan.

If you are eligible for a normal retirement pension, your normal retirement pension will begin on the first day of the month following the date you terminate employment.

26. When do I become eligible to receive an early retirement pension benefit?

You are eligible for an early retirement pension if you terminate service (other than by reason of death) after you have attained age sixty (60) and completed five (5) Years of Service (see Question 18 for more information about Years of Service).

If you are eligible for an early retirement pension, your early retirement pension will begin on the first day of the month following the date you satisfy the requirements for an early retirement pension. You may also elect to defer receipt of your early retirement pension to the first day of any later month up to the first day of the month following your sixty-fifth (65th) birthday.

If you elect to begin receiving an early retirement pension prior to your sixty-fifth (65th) birthday, your Accrued Monthly Pension will be reduced by one-half of one-percent (.5%) for each month in the period beginning with the date your benefit commences and ending on the first day of the month following your sixty-fifth (65th) birthday.

27. When do I become eligible for a deferred vested pension benefit?

You are eligible for a deferred vested pension if you terminate employment (other than by reason of death), are not entitled to a normal retirement benefit, early retirement pension or disability retirement pension and you have completed five (5) Years of Service.

If you are entitled to a deferred vested pension, your deferred vested pension will commence on the first day of the month following your sixth-fifth (65th) birthday.

You can elect, however, to begin receiving your deferred vested pension benefit upon attaining age sixty (60). If you elect to begin receiving a deferred vested pension prior to your sixty-fifth (65th) birthday, your Accrued Monthly Pension will be reduced by one-half of one-percent (.5%) for each month in the period beginning with the date your benefit commences and ending on the first day of the month following your sixty-fifth (65th) birthday.

28. May I defer receiving my benefits indefinitely?

No. Payment of your vested pension benefits will begin no later than the sixtieth (60th) day after the close of the plan year in which the latest of the following occurs:

- (i) The date you attain your Normal Retirement Age (as described in Question 25);
- (ii) The fifth (5th) anniversary of the date you commenced participation in the Plan; and
- (iii) The date on which you terminate employment.

29. How will my benefits be paid if I am not married?

If you are not married, your Accrued Monthly Pension will be paid as a straight life annuity (see Questions 23 and 24 for more information about your Accrued Monthly Pension).

30. How will my benefits be paid if I am married?

If you are married, your Accrued Monthly Pension will be paid in the form of a qualified joint and survivor annuity (see Questions 23 and 24 for more information about your Accrued Monthly Pension). A qualified joint and survivor annuity is an annuity for your life, with your surviving spouse receiving an annuity equal to 50% of the benefit paid during the joint lives of you and your spouse, and which is actuarially equivalent to your Accrued Monthly Pension payable in the form of a straight life annuity at your Normal Retirement Age (see Question 25 for more information about your Normal Retirement Age).

31. Are there any optional forms of benefits under the Plan?

If you are not married, your benefits will be paid as provided in Question 29.

If you are married, however, you may elect to receive a qualified optional survivor annuity. A qualified optional survivor annuity is an annuity for your life, with your surviving spouse receiving an annuity equal to 75% of the benefit paid during the joint lives of you and your spouse, and which is actuarially equivalent to your Accrued Monthly Pension payable in the form of a straight life annuity at your Normal Retirement Age (see Questions 23 and 24 for more information about your Accrued Monthly Pension and Question 25 for more information about your Normal Retirement Age).

If you are married you may also elect, with your spouse's consent, to receive a pension in the same amount and providing the same benefits to your beneficiary as you would receive if you did not have a spouse at the time your pension commences (as provided in Question 29).

32. If I have a small benefit, will I still receive an annuity?

If the actuarial equivalent present value of your Accrued Monthly Pension is \$1,000 or less as of the date your benefits are to commence, your benefit will be paid in a single lump sum.

If your monthly retirement benefit is less than \$10.00 per month, the Board of Trustees may make arrangements for less frequent payments of larger amounts.

IX. DISABILITY PENSION BENEFITS

33. Does the Plan have a disability retirement benefit and how do I become eligible?

If you terminate employment prior to your Normal Retirement Age by reason of disability, have attained age fifty (50) and have completed ten (10) Years of Service, you will be eligible to receive a disability retirement pension (see Question 18 for more information about Years of Service).

34. What does it mean to terminate employment due to disability?

You will be deemed to terminate employment due to disability if the Board of Trustees determines (1) on the basis of medical evidence that the you have been totally disabled by bodily injury or disease for a period of no less than six (6) months, (2) that such disability has prevented you from engaging in any further employment; (3) on the basis of medical evidence that your disability will be permanent and continuous during the remainder of your life; and (4) that you are unable to engage in or secure any other occupation or employment except for an activity that the Board of Trustees, in its sole discretion, approves.

The Board of Trustees may require you to submit to an examination by a competent physician, or physicians, selected by the Board of Trustees. If the Board of Trustees determines that you are disabled, it may require you to be re-examined not more frequently than semi-annually, to determine whether you continue to be disabled.

35. When do disability retirement benefits begin?

If you apply to the Board of Trustees for a disability retirement pension and the Board of Trustees determines that you are eligible to receive a disability retirement pension pursuant to the provisions of the Plan, your disability retirement pension will begin on the first day of the month following the date the Board of Trustees makes such a determination. You will not be entitled to payments for any period prior to the date that your disability retirement pension commences. Pursuant to the provisions of the Plan, if you became disabled prior to January 1, 2010, you will receive a lump sum payment equal to the amount of disability retirement pension payments that you could have received during the period beginning on the earlier of (i) the first day of the month after your disability has continued for a period of six (6) consecutive months, or (ii) the "date of entitlement" set forth in your Federal Social Security award if you have been awarded a disability retirement pension under the Federal Social Security Act, and ending on the date you begin receiving monthly disability retirement pension payments under the Plan.

X. DEATH BENEFITS

36. Does the Plan have death benefits?

Yes, the Plan has a pre-retirement surviving spouse annuity benefit, a \$3,000 pre-retirement death benefit payable to your non-spouse beneficiary, and a \$1,000 single sum post-retirement death benefit.

37. How does my spouse become eligible to receive a pre-retirement surviving spouse annuity benefit?

Your spouse is eligible to receive a pre-retirement surviving spouse annuity benefit if you have a spouse and you either die while in Covered Employment on or after the date you complete five (5) Years of Service or are a former participant who is entitled to a deferred vested pension and die prior to the time your deferred vested pension begins (see Question 18 for more information about Years of Service).

If your spouse is eligible to receive a pre-retirement surviving spouse annuity benefit, the pre-retirement surviving spouse annuity benefit will begin on the later of the date of your death or the date that you would have attained age sixty (60).

The amount of your spouse's pre-retirement surviving spouse annuity benefit is equal to the fifty-percent (50%) surviving spouse annuity of a qualified joint and survivor annuity (see Question 30 for more information about the qualified joint and survivor annuity). That amount will be reduced by one-half of one-percent (.5%) for each month in the period beginning with the date the pre-retirement spouse annuity benefit commences and ending with the last day of the month in which you would have attained age sixty-five (65) had you not died.

Once you begin receiving a normal retirement pension, early retirement pension or disability retirement pension, your spouse will not be eligible to receive the pre-retirement surviving spouse annuity benefit when you die, even if your benefit payments are suspended at the time of your death because you returned to Covered Employment after your benefit payments had begun (see Question 41 for more information about suspension of benefit payments). Instead, your spouse will be eligible to receive the single sum post-retirement death benefit if you have designated your spouse as your beneficiary for purposes of the single sum post-retirement death benefit (see Questions 39 and 40 for more information about the single sum post-retirement death benefit and designating a beneficiary).

As described in Questions 30 and 31, if you are married, your normal retirement pension, early retirement pension or disability retirement pension may be paid in the form of a qualified joint and survivor annuity. The qualified joint and survivor annuity is different than the pre-retirement surviving spouse annuity benefit and the single sum post-retirement death benefit. If you elect to receive a qualified joint and survivor annuity and your benefit payments are suspended at the time of your death because you returned to Covered Employment after your benefit payments had begun, your surviving spouse, if any, will receive the survivor annuity under the qualified joint and survivor annuity regardless of whether you have designated your spouse as your beneficiary for purposes of the pre-retirement surviving spouse annuity benefit or the single sum post-retirement death benefit.

38. How does my non-spouse beneficiary become eligible to receive a pre-retirement death benefit?

If you die while in Covered Employment and do not have a surviving spouse who is eligible to receive a pre-retirement surviving spouse annuity benefit, your non-spouse beneficiary shall receive a pre-retirement death benefit. The pre-retirement death benefit is a single sum payment of \$3,000. If you do not designate a non-spouse beneficiary to receive the pre-retirement death benefit, it will be paid to one of the following in order of preference under the Plan:

- (i) Your children;
- (ii) Your parents;
- (iii) Your brothers and sisters;
- (iv) Your estate.

Once you begin receiving a normal retirement pension, early retirement pension or disability retirement pension, your non-spouse beneficiary will not be eligible to receive the pre-retirement

death benefit when you die, even if your benefit payments are suspended at the time of your death because you returned to Covered Employment after your benefit payments had begun (see Question 41 for more information about suspension of benefit payments). Instead, your non-spouse beneficiary will be eligible to receive the single sum post-retirement death benefit if you have designated your non-spouse beneficiary as the beneficiary for purposes of the single sum post-retirement death benefit (see Questions 39 and 40 for more information about the single sum post-retirement death benefit and designating a beneficiary).

39. How does my beneficiary become eligible to receive a single sum post-retirement death benefit?

Your beneficiary, which may be your spouse or a non-spouse beneficiary (see Question 40 for more information about designating a beneficiary), is eligible to receive a single sum post-retirement death benefit if you die after you begin receiving a normal retirement pension, early retirement pension or disability retirement pension. The single sum post-retirement death benefit is \$1,000.

If your benefit payments are suspended at the time of your death because you returned to Covered Employment after your benefit payments had begun (see Question 41 for more information about suspension of benefit payments), your beneficiary will be eligible to receive the single sum post-retirement death benefit.

40. How do I designate a beneficiary for the single sum post-retirement death benefit?

For purposes of the single sum post-retirement death benefit, your spouse is your default designated beneficiary if you are married, but you are permitted to designate a different beneficiary by submitting a beneficiary designation form to the Board of Trustees. If you have not designated a beneficiary or if your beneficiary designation is not effective for any reason at the time of your death (for example, your designated beneficiary pre-deceases you), your spouse will be your beneficiary or, if you are not married, your benefits will be paid to one of the following classes of beneficiary, in order of preference under the Plan:

- (i) Your children;
- (ii) Your parents;
- (iii) Your brothers and sisters;
- (iv) Your estate.

XI. SUSPENSION AND NONDUPLICATION OF BENEFITS

41. Once my benefit payments begin, can I lose them or can they be suspended?

You will never forfeit (lose) your Accrued Monthly Pension once you have completed five (5) Years of Service or become eligible to receive a benefit (see Sections VI, VIII and IX for more information about vesting in your Accrued Monthly Pension and becoming eligible to receive benefits). Your benefit payments, however, will be suspended for any calendar month during which you complete forty (40) or more Hours of Service in:

- (i) The building maintenance and service industry;
- (ii) An occupation in which you were employed at any time under the Plan; or
- (iii) The geographic area covered by the Plan at the time payment of benefits commenced.

You will receive a notice that your benefit payments will be suspended. If your benefits become suspended, they will resume no later than the first day of the third month after the calendar month in which you cease to be subject to the suspension of benefit payments.

42. If I am receiving loss of time accident and sickness benefits or am receiving a retirement benefit from an employer in the same industry, will my benefit be affected?

Yes. You will not receive retirement benefits under the Plan during any period that you are receiving loss of time accident or sickness benefits provided by your employer.

If you are entitled to receive a retirement benefit from an employer in the same industry, the amount of those benefits shall be deducted from the amount of your retirement benefit provided under this Plan.

43. Will my Social Security benefits affect my benefits under the Plan?

No, the amount of your Social Security benefits will not affect your benefits provided under the Plan.

XII. PLAN ADMINISTRATION

44. Who administers the Plan?

The Plan is administered by the Board of Trustees, which is comprised of three Trustees that represent the Employers and three Trustees that represent the Union. The Board of Trustees' contact and other information can be found in the introduction to this Summary Plan Description.

45. Is anybody else responsible for the administration of the Plan?

Yes. Although the Board of Trustees has the ultimate authority to administer the Plan, the Board of Trustees has delegated many of the daily administrative tasks to the Fund Office.

All Plan records are maintained at the Fund Office, which is located at 42 S. 15th Street, Suite 1500, Philadelphia, Pennsylvania 19102, Telephone No. (215)568-3262. If you have a question regarding the Plan you should contact the Fund Office.

46. Who is the Plan's agent for service of legal process?

Each Trustee is the agent for service of legal process and the address at which process may be served on any Trustee is 42 S. 15th Street, Suite 1500, Philadelphia, Pennsylvania 19102.

XIII. APPLICATION FOR BENEFITS AND BENEFIT CLAIMS

47. How do I begin receiving my benefits?

Your benefits will not commence until the first day of the month following the month in which you submit a proper written application for benefits to the Board of Trustees. The Board of Trustees will prescribe and provide the documentation that you must submit to begin receiving your benefits. You must contact the Fund Office to request the appropriate documents. Your application for benefits must be submitted to the Board of Trustees, in care of the Fund Office.

48. If my application for benefits is denied, is there an appeals process?

Yes. Within thirty (30) days after the Board of Trustees receives your application for benefits, you will be notified of the Board of Trustees' decision. If your claim is denied, the Board of Trustees will state, in writing, the reason for the denial with specific references to the Plan provisions on which the denial is based and will describe any additional material or information necessary for your claim to be allowed along with an explanation of why such material or information is necessary. The Board of Trustees will explain the claim review procedure. Within sixty days after you receive the written notice of denial of your claim, you may apply in writing to the Board of Trustees for a review of your claim, review pertinent documents and submit comments to the Board of Trustees in writing. If you request a review, the Board of Trustees will render their decision within sixty (60) days after receipt of your written request for review. The Board of Trustees' decision will be in writing and will include specific reasons for the decision and will be written in a manner calculated to be understood by you.

49. May I assign my benefits?

Generally, your benefits may not be assigned. Your benefits, however, may be subject to claims under a Qualified Domestic Relations Order (QDRO) or other order issued by a court. Such orders could require the Plan, for example, to garnish or assign a portion of your benefits for child support or alimony, or the payment of a criminal fine. You can request from the Fund Office a copy, without charge, of the Plan's procedures governing the determination of the QDRO.

XIV. PLAN AMENDMENT AND TERMINATION

50. May the Plan be amended?

Yes, the Plan may be amended from time to time by unanimous consent of the Board of Trustees. Any amendments to the Plan cannot deprive you or your beneficiary of any vested rights you have to your Accrued Monthly Pension.

51. May the Plan be terminated?

The Board of Trustees may terminate the Plan by unanimous consent. The Plan may be partially terminated by discontinuing the participation of specified groups of employees or it may be terminated in full. If your participation in the Plan is affected by the Plan's full or partial termination, you will become one-hundred percent (100%) vested in your Accrued Monthly Pension to the extent that your Accrued Monthly Pension is funded as of the termination date. The Board of Trustees, in their discretion, may arrange for the purchase of annuity contracts to fund participants' benefits upon the Plan's termination.

XV. ERISA RIGHTS AND PBGC GUARANTEED BENEFITS

52. What are my rights under the Employee Retirement Income Security Act of 1974?

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). ERISA provides that all Plan Participants are entitled to:

- (i) Examine, without charge, at the Fund Office, all Plan documents, including insurance contracts and copies of all documents, filed by the Plan with U.S. Department of Labor, such as detailed annual reports and Plan descriptions.
- (ii) Obtain copies of all Plan documents, and other Plan information upon written request to the Board of Trustees. The Board of Trustees may make a reasonable charge for the copies.
- (iii) Receive an annual funding notice of the Plan's funded percentage.
- (iv) Obtain a statement telling you whether you have a right to receive a benefit at age 65 and if so, what your benefits would be at such date if you stopped working under the Plan now. If you do not have a right to a benefit, the statement will tell you how many more years you have to work to get such a right. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The Plan must provide the statement free of charge.

In addition to creating rights for participants, ERISA imposes duties upon the individuals who are responsible for the operation of the Plan. These individuals, called "fiduciaries" of the Plan, have a duty to act prudently in your interest and that of the other participants and beneficiaries. No one, including your Employer, may terminate you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA. If your claim for a benefit is denied, in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the Board of Trustees review and reconsider your claim.

Under ERISA, there are steps you can take to enforce the above rights. The following examples will show you action that you may take.

- (i) First, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Board of Trustees to provide the materials and pay up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Board of Trustees.
- (ii) Second, if you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court.
- (iii) Third, if it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or you may file suit in a federal court. The court will decide who would pay court and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

If you have any questions about your Plan, you should contact the Board of Trustees. If you have any questions about your rights under ERISA, you should contact the nearest Regional or District Office of the U.S. Department of Labor, Employee Benefits Security Administration ("EBSA"). Addresses and phone numbers of Regional or District EBSA Offices are available on the EBSA website at www.dol.gov/ebsa.

53. Are my benefits guaranteed by the Pension Benefit Guaranty Corporation?

Your pension benefits under this multiemployer plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency. A multiemployer plan is a collectively bargained pension arrangement involving two or more unrelated employers, usually in a common industry. Under the multiemployer plan program, the PBGC provides financial assistance through loans to plans that are insolvent. A multiemployer plan is considered insolvent if the plan is unable to pay benefits (at least equal to the PBGC's guaranteed benefit limit) when due.

The maximum benefit that the PBGC guarantees is set by law. Under the multiemployer program, the PBGC guarantee equals a participant's years of service multiplied by (1) 100% of the first \$11 of the monthly benefit accrual rate and (2) 75% of the next \$33. The PBGC's maximum guarantee limit is \$35.75 per month times a participant's years of service. For example, the maximum annual guarantee for a retiree with 30 years of service would be \$12,870.

The PBGC guarantee generally covers: (1) Normal and early retirement benefits; (2) disability benefits if you become disabled before the plan becomes insolvent; and (3) certain benefits for your survivors.

The PBGC guarantee generally does not cover: (1) Benefits greater than the maximum guaranteed amount set by law; (2) benefit increases and new benefits based on plan provisions that have been in place for fewer than 5 years at the earlier of: (i) The date the plan terminates or (ii) the time the plan becomes insolvent; (3) benefits that are not vested because you have not worked long enough; (4) benefits for which you have not met all of the requirements at the time the plan becomes insolvent; and (5) non-pension benefits, such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay.

For more information about the PBGC and the benefits it guarantees, ask your plan administrator or contact the PBGC's Technical Assistance Division, 1200 K Street, N.W., Suite 930, Washington, D.C. 20005-4026 or call 202-326-4000 (not a toll-free number). TTY/TDD users may call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to 202-326-4000. Additional information about the PBGC's pension insurance program is available through the PBGC's website on the Internet at <http://www.pbgc.gov>.

