

**UA Local 190 Plumbers/Pipefitters/Service  
Technicians/Gas Distribution  
Summary Annual Report**



**This Document Contains the Following  
Reports:**

**Health**

**IHRA**

**Scholarship**

**Sub**

**DC**

**Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Health Care Plan**

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Health Care Plan, EIN 38-6065578, Plan Number 501, a self-insured fund, for period June 1, 2008 to May 31, 2009.

The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Joint Board of Trustees has committed itself to pay certain medical, surgical and other health care claims incurred under the terms of the Plan.

**Insurance Information**

The plan has a contract with Union Labor Life Insurance Company to pay active Life and Accidental Death claims incurred under the terms of the plan. Total premiums paid during the plan year were \$37,477.

**Basic Financial Statement**

Plan assets, after subtracting liabilities totaled \$15,272,852 as of May 31, 2009 compared to \$13,526,425 as of June 1, 2008. During the year the plan experienced an increase in its net assets of \$1,746,427. This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$11,219,488, which included employer contributions of \$10,822,796, employee contributions of \$817,720, realized gains of \$0 from the sale of assets, and earnings (loss) from investments of (\$421,028).

Plan expenses were \$9,473,061. These expenses included \$800,213 in administrative expenses and \$8,672,848 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 1,055 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Insurance information including sales commissions paid by insurance carriers;

4. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates; and
5. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., who is the plan administrator, and Joint Board of Trustees UA Local 190 Health Care Plan, who is the plan sponsor, 24900 Harper Ave., St. Clair Shores, Michigan 48080, 1-888-390-7473. The charge to cover copying costs will be \$6.75, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge. You also have the legally protected right to examine the annual report at the main office of the plan; 24900 Harper Ave., St. Clair Shores, MI. 48080 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Room N-1513, Washington, DC 20210.

**Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Individual Health Reimbursement Account Plan**

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Individual Health Reimbursement Account Plan, EIN 26-0268950, Plan Number 504, a health savings account, for period June 1, 2008 to May 31, 2009.

The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Basic Financial Statement**

Plan assets, after subtracting liabilities totaled \$1,792,163 as of May 31, 2009 compared to \$1,367,852 as of June 1, 2008. During the year the plan experienced a increase in its net assets of \$424,311. This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$515,322, which included employer contributions of \$499,625, employee contributions of \$0, realized gains of \$0 from the sale of assets, and earnings from investments of \$15,697.

Plan expenses were \$91,011. These expenses included \$35,974 in administrative expenses and \$55,037 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 1,180 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., who is the plan administrator, and Joint Board of Trustees UA Local 190 Individual Health Reimbursement Plan, who is the plan sponsor, 24900 Harper Ave., St. Clair Shores, Michigan 48080, 1-888-390-7473. The charge to cover copying costs will be \$3.00, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge. You also have the legally protected right to examine the annual report at the main office of the plan; 24900 Harper Ave., St. Clair Shores, MI. 48080 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Room N-1513, Washington, DC 20210.

**Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Scholarship Fund**

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Scholarship Fund, EIN 35-2238296, Plan Number 503, for period June 1, 2008 to May 31, 2009.

The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Basic Financial Statement**

Plan assets, after subtracting liabilities totaled \$46,613 as of May 31, 2009 compared to \$50,843 as of June 1, 2008. During the year the plan experienced a (decrease) in its net assets of (\$4,230). This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$41,879, which included employer contributions of \$41,452, employee contributions of \$0, realized gains of \$0 from the sale of assets, \$427 in earnings from investments and other income of \$0.

Plan expenses were \$46,109. These expenses included \$6,359 in administrative expenses and \$39,750 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 1,258 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., who is the plan administrator, and Trustees of UA Local 190 Scholarship Fund, who is the plan sponsor, 24900 Harper Ave., St. Clair Shores, MI. 48080, 1-888-390-7473. The charge to cover copying costs will be \$2.50, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two

statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge. You also have the legally protected right to examine the annual report at the main office of the plan; 24900 Harper Ave., St. Clair Shores, MI. 48080 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Room N-1513, Washington, DC 20210.

**Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service  
Technicians/Gas Distribution SUB Plan**

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution SUB Plan, EIN 23-7116328, Plan Number 502, for period June 1, 2008 to May 31, 2009.

The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Basic Financial Statement**

Plan assets, after subtracting liabilities totaled \$1,430,413 as of May 31, 2009 compared to \$1,557,852 as of June 1, 2008. During the year the plan experienced a (decrease) in its net assets of (\$127,439). This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$356,125, which included employer contributions of \$328,801, employee contributions of \$0, realized gains or (losses) of \$0 from the sale of assets, and \$27,324 in earnings from investments.

Plan expenses were \$483,564. These expenses included \$59,913 in administrative expenses and \$423,651 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., who is the plan administrator, and Trustees of UA Local 190 SUB Plan, who is the plan sponsor, 24900 Harper Ave., St. Clair Shores, MI. 48080, 1-888-390-7473. The charge to cover copying costs will be \$3.00, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge. You also have the legally

protected right to examine the annual report at the main office of the plan; 24900 Harper Ave., St. Clair Shores, MI. 48080 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Room N-1513, Washington, DC 20210.

**Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Defined Contribution Plan**

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Defined Contribution Plan, EIN 38-3316535, Plan Number 002, for period June 1, 2008 to May 31, 2009.

The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Basic Financial Statement**

Benefits under the plan are provided by a trust. Plan expenses were \$840,459. These expenses included benefit payments of \$725,140, administrative expenses of \$115,319 and \$0 in other expenses. A total of 1,385 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

Plan assets, after subtracting liabilities totaled \$12,830,492 as of May 31, 2009 compared to \$14,928,958 as of June 1, 2008. During the year the plan experienced a (decrease) in its net assets of (\$2,098,466). This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income (loss) of (\$1,258,007), which included employer contributions of \$327,364, employee contributions of \$1,438,692, realized gains of \$0 from the sale of assets, and (\$3,024,063) in net earnings (loss) from investments.

**Minimum Funding Standards**

Enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards of ERISA.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment; and
4. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., who is the plan administrator, and Joint Board of Trustees UA Local 190 Defined

Contribution Trust, who is the plan sponsor, 24900 Harper Ave., St. Clair Shores, MI. 48080, 1-888-390-7473. The charge to cover copying costs will be \$4.00, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge. You also have the legally protected right to examine the annual report at the main office of the plan; 24900 Harper Ave., St, Clair Shores, MI. 48080 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Room N-1513, Washington, DC 20210.