

## ANNUAL NOTICE TO ALL MEMBERS AGE 60 OR OLDER

This notice is your annual reminder of the pension fund's rules regarding working after retirement age. The UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Pension Plan working retiree suspension rules provide that you lose your monthly pension for any month after normal retirement age in which you work 40 or more hours in the trade in the State of Michigan, including any self-employment or supervisory or managerial activity which is reasonably related to underlying skills associated with the trade.

Whenever the Trustees become aware that you are employed at a construction site and you have not notified the Administrative Manager with regard to that employment, the Trustees can presume that you worked for the same Employer for as long as that same Employer worked at that construction site. This will cause your pension payments to stop and also may cause future pension payments to be reduced to recover amounts paid during that time. You will have the opportunity to prove that this presumption is wrong, but the burden will be on you to convince the Trustees by providing appropriate proof.

As a retiree, you may be asked to certify that you are unemployed or provide information proving to the Trustees' satisfaction that any employment does not violate these rules. You will be requested to provide this information at least annually, and must provide this information whenever it is specifically requested by the Administrative Manager. The Administrative Manager may require reasonable information for the purpose of verifying your employment or unemployment, including, for example, a report from the Social Security Administration, payroll stubs, tax returns, 1099 forms, and form W-2. If you don't provide this information or refuse to sign any consents necessary to verify this with the government, your payments can be stopped.

You may request a determination of whether specific contemplated employment will cause you to have your payments under the plan provisions concerning suspension of benefits. The Trustees will respond in the same way and in the same time period as if you filed a claim for benefits. See the procedure in the Pension Plan Summary Plan Description section entitled "HOW TO APPLY FOR BENEFITS."

If your benefits are suspended and you stop working, then once you notify the Administrative Manager on the proper form that you have stopped working and it is verified, your pension is required to start back up no later than the third calendar month after the month in which you gave notice, subject to proper adjustments.

If you have any questions, please contact the Administrative Manager, Benefit Advisors, Inc., 33035 Schoolcraft Rd., Livonia, MI 48150.