

# Summary Plan Description



This summary plan description is intended to be an easy-to-understand summary of the main features of your U.A. Locals No. 375 and 367 Supplemental Pension Plan, as of October 1, 2024.

As a summary, it does not cover every circumstance that might apply to you. You may review the Plan document for a more detailed look at your benefits. Please contact the Milliman Benefits Service Center or the Fund Office at the numbers at the back of this booklet for more information. The only people authorized to answer questions concerning the Plan are the Board of Trustees and the staff at the Fund Office. If you have any questions about the Plan, contact the Fund Office and the Milliman Benefits Service Center.

We have made every attempt to describe the Plan provisions accurately. However, in the event of any conflict between this booklet and the Plan document or any rules and regulations approved by the Board of Trustees, the Plan document, rules, and regulations will govern.

## Highlights

Whether just starting your career or approaching retirement, it's always a good time to save for your future. The U.A. Locals No. 375 and 367 Supplemental Pension Plan offers an easy and convenient way to put money aside for your retirement. Through this Plan, you have flexible contribution rates, a choice of investment options and—unlike a traditional bank account—a way to reduce your current income taxes.

### Here are some key features and advantages of the Plan:

- You receive automatic employer contributions at a rate set forth in the collective bargaining agreement for your Local Union.
- You make voluntary pretax contributions through convenient payroll deductions, so it's no hassle to save.
- You benefit from pretax savings and tax-deferred growth on your account; you don't pay taxes on the money in your account until you begin withdrawals.
- You have a variety of investment options to choose from.
- Access to your account information through quarterly statements, over the phone, or on the internet—that's 24/7 access.
- If you leave employment with all participating employers for 12 months or longer, you can take your entire account with you. Unlike a traditional pension plan, this Plan is portable—you may take money with you once employment ends.
- You can apply for a withdrawal while still working once you reach age 62, or earlier if you experience a qualifying financial hardship.

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### Who's Eligible

If you're employed under a collective bargaining agreement between your employer and U.A. Locals No. 375 or 367 that requires your employer to make contributions to the Plan on your behalf, you will become a Plan participant on the first day that employer contributions are required for you, or if sooner, the first day on which you are eligible to make pretax contributions.

### Vesting

Vesting is ownership of your Plan account balance. You are always 100% vested in the current value of your Plan balance—your own contributions, employer contributions, rollover contributions, and any investment earnings on these amounts. This means that if you leave participating employment at any time or for any reason, you are entitled to receive the full amount of your Plan balance (although you will be subject to any applicable taxes and penalties—see page SPD-5).

It is also important to note that it is possible the balance in your account could decline to zero if you work only a few hours a year and your share of the Plan's expenses exceeds the combination of contributions paid on your behalf and net investment gains credited to your account.

### Types of Contributions

#### Employer Contributions

You receive employer contributions at the rate set forth in the collective bargaining agreement between your employer and U.A. Locals No. 375 and 367. To find out the employer contribution rate that applies to you, call your Local's business office (their information is on the back of this booklet). You may submit a written request to the Fund Office for a list of contributing employers and a copy of their collective bargaining agreements.

### Your Pretax Contributions

You may contribute a portion of your wages on a pretax basis by choosing any whole dollar amount per hour to defer to the Plan. Your contributions will be automatically deducted from your wages.

You can change your contribution election on January 1 or July 1, or upon any change from one participating employer to another. To cancel your pretax contributions, you must give 30 days' advance written notice to your employer and to the Fund Office.

Your pretax contributions are subject to annual limits set by the IRS (\$23,000 in 2024). If you are at least age 50 (at any time during the calendar year), you are allowed to make additional pretax catch-up contributions of up to \$7,500 (in 2024), without regard to the hourly wage deferral rate limits described above. These limits will change in the future.

### Rollover Contributions

If you are a Plan participant, you may roll over to the Plan amounts you receive from another 401(a) qualified trust.

There are two kinds of rollovers:

- An indirect rollover distribution paid directly to you from your previous plan, then contributed by you to this Plan within 60 days, or
- A direct rollover distribution transferred directly to this Plan from your previous plan without your receiving the distribution.

Indirect or direct rollovers cannot include any property other than cash. Through a direct rollover, you can avoid having taxes withheld from the distribution. No matching contributions will be made on your indirect or direct rollover.

You are always 100% vested in your rollover contributions.

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## Basic Rollover Rules

You may elect to transfer a lump sum distribution or your entire interest from another eligible retirement plan (an individual retirement account, individual retirement annuity, Roth IRA, 403(a) annuity plan, 401(a) qualified trust, 403(b) plan, or eligible 457 plan) to this Plan if you roll over the entire distribution within 60 days of receiving it, and the distribution and the transfer are both made in cash. For more information about making a rollover into the Plan, contact the Milliman Benefits Service Center.

## Investments

You direct how your account balance is invested as long as your account remains with the Plan. You have several investment options to choose from. Information is available at [www.millimanbenefits.com](http://www.millimanbenefits.com) or by calling the Milliman Benefits Service Center or the Fund Office.

If you do not make an initial investment election within 30 days of entering the Plan, your entire account will be invested in the default fund, which is the State Street Target Retirement Fund applicable to your normal retirement age of 62. For example, if you would turn age 62 anytime between 2026 and 2030, your account would be invested in the State Street Target Retirement 2030 Fund.

You can change your investments at any time online at [www.millimanbenefits.com](http://www.millimanbenefits.com) or by calling the Milliman Benefits Service Center at 1.866.767.1212.

## When Your Account Is Payable

You may receive your vested benefit from the Plan at the following times upon application to the Plan:

- **Early retirement** – as early as age 52, providing you end employment and submit written certification that you do not intend to do any further work in the Pipe Trades Industry.\*\*

- **Normal retirement** – on or after you reach age 62, but not later than your Required Beginning Date (see “Distribution at Your Required Beginning Date” on SPD-5), whether or not you end employment.
- **Permanent disability** – if you become permanently disabled.\*
- **Termination of employment** – if you experience a lapse of 12 consecutive months since your last employment for which employer contributions were made or required to be made to the Plan.\*\*
- **Eligibility for retirement under Alaska Plumbing & Pipefitting Industry Pension Plan.**
- **Terminal illness** – if you are facing a terminal illness and have become permanently disabled\* you may be eligible to request a distribution of up to 100% of your individual account balance. Contact the Milliman Benefits Service Center or the Fund Office for information about eligibility for a terminal illness distribution and how to apply.

\* You will be considered permanently disabled if as a result of bodily injury, disease, or mental disorder you are incapable of continuing in the employment of your employer or any other participating employer or engaging in any other regular employment or occupation substantially gainful in character which you would otherwise be expected to be capable of in light of your training, experience, and abilities, and your disability, on the basis of medical evidence, is found by the Trustees to be permanent and continuous for the remainder of your lifetime. Disability will not be considered established until it has continued for a period of six consecutive months.

\*\* You may be subject to a 10% early distribution penalty tax if you take a distribution prior to age 55 and do not elect to take your account in a series of substantially equal monthly payments. Contact your tax advisor.

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### Payment Options

The Plan offers the following payment options:

- **Single Life Annuity** – series of monthly payments for your life, and after your death, payments end.
- **50% or 100% Joint and Survivor Annuity** – reduced monthly pension for your lifetime and, after your death, a lifetime monthly pension for your surviving spouse equal to 50% or 100% of the monthly pension amount paid to you during your life. You must be married to choose this option.
- **Periodic Payments** – 60, 120, or 180 monthly payments, not to exceed your life expectancy or the joint life expectancies of you and a designated beneficiary.
- **Monthly Payments** – monthly payments in any multiple of \$100 (for example, \$100, \$200, \$300, etc.), until your account is exhausted, not to exceed your life expectancy or the joint life expectancies of you and your designated beneficiary.
- **Lump Sum** – all or a portion of your account balance paid in a single payment. The minimum amount that may be paid in a partial lump sum is \$7,000, and no more than one partial lump sum may be made per calendar year.

When you become eligible and apply to receive a distribution from the Plan, your benefit will be based on the vested balance in your account. If the value is:

- \$7,000 or less, it will be paid to you in a single lump sum. Spousal consent is not required.
- Over \$7,000, you have the payment options described above. The normal forms of payment are:
  - If are married on your retirement date, the 50% joint and survivor annuity with your spouse as beneficiary. If you are married and wish to choose a

payment option other than the 50% or 100% joint and survivor annuity, or you wish to designate a beneficiary other than your spouse, your spouse must consent in writing, witnessed by a Plan representative or notary public.

- If you are not married on your retirement date, the single life annuity.

### Once Benefits Begin

If you elect a joint and survivor annuity, you may not change your election once your first supplemental pension payment has been made.

### If You Die Before Benefits Begin

If you die before distribution of your supplemental pension benefits, your surviving spouse or beneficiary is entitled to survivor benefits. If you are married, you must get your spouse's written, notarized consent if you wish to designate a non-spouse beneficiary.

If you are married at the time of death, your surviving spouse will be entitled to a lifetime survivor pension based on the value of your account balance. Alternatively, your spouse may choose an immediate one-time lump sum payment or any of the other payment options described in Payment Options on SPD-4.

If you are not married at the time of your death, your beneficiary will receive a single lump sum payment of the entire value of your account balance.

If at the time of death you do not have a living beneficiary on file with the Plan, the death benefit will be paid to the first of your living beneficiaries as follows:

- Your children, if any, natural or adopted
- Your mother and/or father
- Your siblings
- Your estate.

Contact the Fund Office with questions.

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### Withdrawals While Still Working

#### Hardship Withdrawals

If you are faced with a financial hardship, you may request a hardship withdrawal from your individual account while you are still working. If you qualify, hardship withdrawals will come from your employee pretax contribution account. Hardship withdrawals are not available from investment earnings or from employer contributions.

The Trustees may authorize a hardship distribution of up to 100% of the employee pretax contributions in your account if they determine an immediate and heavy financial need exists. Hardship withdrawals will be considered for the following events:

- Purchase of your principal residence, excluding mortgage payments.
- Payments necessary to prevent eviction from your principal residence or foreclosure on the mortgage of your principal residence.
- Payment of tuition and related education fees for the next 12 months of post-secondary education for you, your spouse, your children, or your other dependents.
- Payments for burial or funeral expenses for a member of your family.
- Unreimbursable health care expenses (including expenses necessary to obtain medical care) incurred by you, your spouse, your children, or your other dependents and not covered by insurance.
- Expenses for the repair of damage to your principal residence that qualifies for the casualty deduction under Code Section 165 (without regard to whether the loss is more than 10% of your adjusted gross income)
- Expenses and losses (including loss of income) caused by a disaster declared by

the Federal Emergency Management Agency (FEMA), provided your principal place of residence or employment at the time of the disaster was located in the area designated by FEMA for individual disaster assistance.

#### Distribution at Your Required Beginning Date

Whether or not your employment has ended, the Plan is required to begin paying your benefits no later than your Required Beginning Date, which is April 1 following the calendar year in which you reach the age indicated in the following table:

If Your Birth Date is	Calendar Year
On or before June 30, 1949.	The year in which you turn 70½.
July 1, 1949, through and including December 31, 1950.	The year in which you turn 72.
On or after January 1, 1951.	The year in which you turn 73.

#### Income Taxes

One advantage of this Plan is that pretax dollars accumulate tax-deferred earnings for your retirement. You are required to pay income taxes only when you receive a distribution of your benefits.

If you take a distribution before age 55, you may pay a 10% penalty on lump sum distributions, unless the reason for your distribution is disability or death (among other reasons). In addition, the Plan is required by federal law to withhold 20% toward taxes of distributions that are eligible for rollover but are instead received directly. See the section on Rollovers below for more details.

Similarly, the IRS will assess a penalty against you if you do not begin receiving your benefits by your Required Beginning Date.



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### Rollovers

If you choose to receive your benefit in a lump sum or in periodic payments of less than 10 years, your distribution is considered an “eligible rollover distribution.” You may take your payment in two ways: in a direct rollover or paid to you. A rollover is a payment of your Plan benefits to an individual retirement arrangement (IRA) or to another employer’s eligible retirement plan. This choice will affect the tax you owe.

If you choose:

- A direct rollover, your payment will not be taxed in the current year and no income tax will be withheld. Your payment from the Plan must be made directly to your IRA or if you choose, to another eligible plan that accepts rollovers. Your payment will be taxed later when you receive it.
- Direct payment of Plan benefits to you, you will receive only 80% of the payment, because the Fund Office is required by law to withhold 20% of the payment and send it to the IRS as income tax withholding to be credited against your income taxes. This is required even if you decide later (within 60 days) to roll over your supplemental pension distribution, called an indirect rollover. If you do not indirectly roll it over, your payment will be taxed in the current year. You may be able to use special tax rules to reduce the tax you owe.

You may want to discuss with a tax advisor the tax consequences of any withdrawal of funds or selection of a benefit option.

### Applying for Benefits

You must submit an application for benefits to the Fund Office at least 90 days before you want payments to begin. If you are married, you can avoid delays by also submitting with your application a copy of your marriage certificate and birth certificates for you and your spouse.

### If Your Claim for Benefits Is Denied

If your application for benefits is denied, you or your beneficiary can appeal the denial, as follows:

If you or your beneficiary apply for benefits and are ruled ineligible by the Trustees, or if you believe you did not receive the full amount of benefits you were entitled to, or you are otherwise adversely affected by any action of the Board of Trustees, you have the right to request the Board Trustees to conduct a hearing in the matter, provided that you make such a request, in writing, within 60 days (180 days in the case of an application for disability retirement benefits or that relates to disability).

The Board of Trustees will conduct a hearing at which you or your beneficiary will be able to present your position and any evidence that supports your claim. You or your beneficiary may be represented at any hearing by an attorney or other representative of your choice. After the hearing, the Board of Trustees will issue a written decision affirming, modifying, or setting aside the former action.

If you or your beneficiary is dissatisfied with the written decision of the Board of Trustees, you will have the right to appeal the matter to arbitration in accordance with the Labor Arbitration Rules of the American Arbitration Association, provided that you submit a request for arbitration to the Board of Trustees, in writing, within 60 days of receipt of the written decision. If an appeal to arbitration is requested, the Board of Trustees will submit to the arbitrator a certified copy of the record upon which the Board of Trustees’ decision was made.

The question for the arbitrator will be whether the Board of Trustees were in error upon an issue of law or acted arbitrarily or capriciously in the exercise of their discretion, or whether the Board of Trustees’s findings of fact were supported by substantial evidence.

The decision of the arbitrator will be final and binding upon the Board of Trustees, upon the appealing party, and upon all other parties.

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## Important Information

### About the Plan

This Plan is a multiemployer 401(k) plan funded by collectively bargained employer contributions and voluntary payroll deductions by participating employees. It is considered a form of profit sharing plan for purposes of the U.S. Internal Revenue Code.

The Plan is maintained under one or more collective bargaining agreements. You or your beneficiaries may examine or request a copy of any such agreement by writing the Fund Office. You may also request from the Fund Office a complete list of employers that contribute to this Plan pursuant to such agreements.

An individual account is maintained for each participating employee. All employer contributions made on behalf of an employee, and any employee contributions or qualifying rollover contributions from another plan, are credited to the employee's account. Net investment gains (after expenses) are also credited to the individual accounts, and any investment losses and Plan expenses that are not charged against investment income are deducted from the accounts.

### Future of the Plan

The Trust Agreement governing the Plan gives the Board of Trustees the authority to terminate the Plan, though they have no intention of doing so. The Trust Agreement also provides that the Plan will terminate upon the expiration of all collective bargaining agreements and special agreements requiring contributions to the Plan.

If the Plan should terminate, your benefits and the balance in your individual account will remain fully vested, but no further employer or employee contributions will be received. The Board of Trustees will wind up the affairs of the Plan, and any surplus funds remaining in the Plan after the payment of expenses will be allocated among the participants and

beneficiaries in accordance with the U.S. Internal Revenue Code and ERISA.

### Future Amendments

Future Plan amendments may be made from time to time to, among other things, comply with the acts of Congress and federal regulations that affect retirement plans or changed circumstances of the Plan. You will be notified if significant amendments are made to the Plan.

### Your Plan Benefits Are Not Insured

As an individual account plan, this Plan is not insured under the federal Pension Benefit Guaranty Corporation (PBGC). Only defined benefit pension plans are insured by the PBGC.

### In Case of Error

From time to time there may be a data error in a statement that you receive which may be corrected upon an audit or review. The Board of Trustees reserves the right to make corrections when an accounting or other mistake is discovered.

### Plan Document Controls

You are not entitled to rely upon oral statements by any employee of the Milliman Benefits Center, the Fund Office, or any Trustee, employer, union officer, or any other person or entity. If you wish an official interpretation of the Plan, you should address your request in writing to the Board of Trustees at the Fund Office and provide full and accurate information concerning your situation.

The formal text of the Plan document controls eligibility, benefit payments, participation, administration, and all other aspects of the Plan. If anything in this SPD or other Plan communication conflicts with the Plan, the Plan document any rules and regulations approved by the Board of Trustees will govern. You should review the official Plan document to fully determine your rights.

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## Protection of Benefits

You may not borrow against your supplemental pension nor pledge any part of it as security or collateral for a loan or otherwise transfer your rights. Your supplemental pension is generally exempt from claims of creditors, such as garnishments or executions, except for certain divorce and child support orders under a Qualified Domestic Relations Orders (see next section).

## Qualified Domestic Relations Orders (QDROs)

The Plan is required to comply with a court order that awards a portion or all of your pension benefits to a spouse, child, or other alternate payee if the order qualifies as a Qualified Domestic Relations Order. A QDRO is an order that creates or recognizes the existence of a former spouse's, or child's, or other alternate payee's right to receive all or a portion of your accumulated Plan benefits.

A QDRO must satisfy each of the following requirements:

- It must contain the names and last known mailing addresses for the Participant and Alternate Payee(s);
- It must set forth the amount or percentage of the Participant's benefits that are assigned to the Alternate Payee(s);
- It must describe the period to which it applies (for example, the period of the marriage); and
- It must specify that it applies to this Plan.

A QDRO cannot:

- require the Plan to provide any type or form of benefits it does not otherwise provide;
- require the Plan to pay more benefits than it would if the order did not exist; or

- require the Plan to pay the same benefits to an Alternate Payee that have been assigned to another Alternate Payee by a prior QDRO.

**You may obtain a copy of the Plan's QDRO procedures and model QDROs at no charge by writing to the Fund Office.**

You, your attorney, or your spouse may submit a proposed QDRO to the Plan's legal counsel prior to submission to the court, which allows counsel to provide you with any required changes.

## Qualified Military Service

Federal law gives you certain rights if you voluntarily or involuntarily leave employment to serve in any of the United States uniformed military services, including the Coast Guard or Merchant Marines, for active duty or training. To qualify for these rights under the Plan, you must give the Fund Office advance written or verbal notice of your upcoming leave for military service, and you must return to employment with your employer in accordance with reemployment rights under applicable law and your employer. If you meet these requirements, the time you spent in U.S. uniformed services may be considered service with your employer.

In addition, if you die while in qualified military service, your beneficiary is entitled to any additional benefits (other than contributions relating to the period of qualified military service, but including vesting service credit for such period and any ancillary life insurance or other survivor benefits) that the Plan would have provided if you'd resumed employment on the day preceding your death.

For more information on the military leave policy, including reporting a military leave, pay, vacation, and reemployment, contact the Fund Office.



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### Circumstances that May Result in Loss of Benefits

You, your spouse, or other beneficiary could suffer a loss in the value of your individual account balance or have payments delayed in the following circumstances:

- **Investment losses** – your individual account balance could decrease if it incurs investment losses, such as the depreciation in the market value of the investments.
- **Plan expenses** – your account balance could decrease if your share of Plan expenses exceeds your contributions and earnings.
- **Incomplete application** – your benefits could be delayed if you fail to file a completed application or other forms required by the Fund Office before the date you want your benefits.
- **Disappearance** – if you disappear for five years and the Fund Office is unable to locate you or if the Fund Office is unable to locate you before your Required Beginning date, despite reasonable efforts to do so, and neither you nor any beneficiary submits an application for benefits, the Plan may close your individual account and apply your benefits to pay the Plan expenses, subject to reinstatement if you or a beneficiary applies for benefits.
- **Inaccurate information** – your benefits could be delayed or withheld if you fail to provide information or give false information to verify disability, age, beneficiary information, or other vital information.

If you make a false statement to the Plan or other officials regarding the payment of benefits or other issues related to the Plan, you will be liable for any benefits paid in reliance on such false statements or information and for any attorney fees and costs incurred in effecting recovery or

which were incurred as a result of the false statement or information. This includes but is not limited to costs incurred by the Fund Office, reasonable attorney fees, and interest charges. The Plan may deduct any such fees and costs from any benefits otherwise payable to you or other persons.

- **Domestic Relations Order** – all or a portion of your benefits may be assigned by a Qualified Domestic Relations Order (QDRO) to your spouse or former spouse, for support of your children or other dependent, or to another alternate payee. See page SPD-8 for more information.
- **Benefit/contributions limits** – your annual contribution cannot exceed the maximum amount allowed by the U.S. Internal Revenue Code and applicable regulations. Though the Trustees do not foresee this occurring, the Plan contains provisions to address this situation.

### No Guarantee of Employment

The Plan is not an employment contract between you and your contributing employer or U.A. Local No. 375 or 367. It does not guarantee you the right to continued employment, nor does it limit any right to discharge any employee. Upon termination of employment, you have no right to or interest in any of the Plan's assets except for your vested benefits.

### Your Rights Under ERISA

As a Plan participant, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled:

To examine, without charge, at the Fund Office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan

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with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration ([www.efast.dol.gov](http://www.efast.dol.gov)).

To obtain, upon written request to the Plan administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

To receive a summary of the Plan's annual financial report. The Plan administrator is required by law to furnish each participant with a copy of this summary annual report.

To obtain a statement telling you whether you have a right to receive a supplemental pension at normal retirement age (age 62) and if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once every 12 months. The Plan must provide the statement free of charge.

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of your employee benefit plan. The people who operate your Plan, called fiduciaries of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without

charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report 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 Plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may request a hearing before the Trustees, at which time you may present your position and any supporting evidence. You also have a right to be represented by an attorney or other representative of your choosing. If you are dissatisfied with the Trustees's determination, you may request arbitration in accordance with the Labor Arbitration Rules of the American Arbitration Association, unless the claim is for disability retirement benefits, in which case you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court. 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 should pay court costs 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 Fund Office. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan administrator, you should contact the office of the Employee Benefits Security Administration, U.S. Department of Labor,

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listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about

your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration at 1.866.444.EBSA (3272).

## Administrative Facts

Plan Name	U.A. Locals No. 375 and 367 Supplemental Pension Plan
Plan Number	001
Employer Identification Number (EIN)	92-0150923
Type of Plan	Collectively bargained multiemployer profit-sharing 401(k) plan
Plan Year	January 1–December 31
Plan Sponsor and Plan Administrator	Board of Trustees (see below)
Plan Custodian	Assets of the Plan are held in trust and invested by a professional investment manager. Banking and custodial services are provided to the Plan by Matrix Trust Company.
Funding	This Plan is funded by collectively bargained employer contributions and voluntary payroll deductions by participating employees.
Type of Administration	Board of Trustees
Agent for Legal Process	Frank Morales Barlow, Coughran, Morales & Josephson, P.S. 1325 4th Avenue, Suite 910 Seattle, Washington 98101  Each member of the Board of Trustees is also an agent for the purpose of accepting service of legal process on behalf of the Plan.

## Board of Trustees

The Plan is administered by the Board of Trustees of the U.A. Local No. 375 Supplemental Pension Trust, which consists of eight Trustees and serves as the Plan Administrator and the Plan Sponsor. Four of the Trustees are appointed by the participating local unions and four are appointed by the participating employer associations. The powers and duties of the Board of Trustees are set forth in a governing Trust Agreement.

The Board of Trustees has retained various professional service providers to assist in operating the Plan. These include BeneSys, Inc., a plan administration firm that handles the day-to-day administration of the plan; Milliman, a recordkeeper firm; an investment consultant; a custodial bank; a certified public accountant; and legal counsel.

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The names, addresses, and telephone numbers of the current Trustees are:

**Union Trustees**

Clayton Bessette – *Chairman*  
U.A. Local 375  
3980 Boat Street  
Fairbanks, AK 99709  
907.479.6221

Bret Helms  
U.A. Local 375  
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**Employer Trustees**

Greg Campbell – *Secretary*  
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# U.A. Locals No. 375 and 367 Supplemental Pension Plan

## Summary Plan Description

October 1, 2024

### Important Contacts

To	Contact...
<ul style="list-style-type: none"><li>• Change your investment elections</li><li>• Find out more about the Plan's investment funds</li><li>• Access retirement education and planning tools</li><li>• Ask a question</li></ul>	The Milliman Benefits Service Center: Visit <a href="http://www.MillimanBenefits.com">www.MillimanBenefits.com</a> or call 1.866.767.1212
<ul style="list-style-type: none"><li>• Find out the employer contribution rate that applies to you</li><li>• Increase, decrease or stop contributions</li></ul>	Your Local Union office: <ul style="list-style-type: none"><li>• U.A. Local No. 367 610 West 54th Avenue Anchorage, AK 99518</li><li>• U.A. Local No. 375 3980 Boat Street Fairbanks, AK 99709</li></ul>
<ul style="list-style-type: none"><li>• Request a distribution</li><li>• Make a rollover</li><li>• Get general Plan information</li><li>• Name a beneficiary</li><li>• Get model QDRO forms</li></ul>	The Fund Office: c/o BeneSys Inc. PMB #116 – 5331 S Macadam Avenue, Suite 258 Portland, OR 97239 503.535.6851 or 1.800.811.8851 Fax 503.228.0149 <a href="http://www.akpipetradesbenefits.org">www.akpipetradesbenefits.org</a>