



ADMINISTRATIVE OFFICES

HEALTH & WELFARE, PENSION AND DEFINED CONTRIBUTION

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GOOD NEWS!

December 16, 2024

Subject: Arizona Pipe Trades Pension Trust Fund - 13th Check

Dear Retiree/Beneficiary:

We are pleased to announce that you are receiving an extra pension check from the Arizona Pipe Trades Pension Trust Fund. This payment, equal to your normal monthly benefit, is often referred to as a 13th check. You will receive the 13th check the same way you receive your usual monthly pension check (either by mail or electronic deposit).

This extra payment is made possible due to the prudent management of the Plan's assets by the Board of Trustees in collaboration with the Plan's investment consultants and managers.

The 13th Check is a "one time" benefit, issued solely at the discretion of the Plan's Board of Trustees. There is no assurance that there will be a 13th check in the future.

Happy Holidays to you and to your family,

Arizona Pipe Trades Pension Board of Trustees