



IBEW LOCAL 595 TRUST FUNDS



Date: January 16, 2015
From: Board of Trustees
Re: IBEW Local 595 Pension Plan and IBEW Local 595 Money Purchase Pension Plan ("Plans")

Dear Contributing Employer:

The Plan documents for IBEW Local 595 Pension Plan and the IBEW Local 595 Money Purchase Plan documents will be submitted to the IRS on January 30, 2015 as part of a Determination Letter process and review (which happens approximately every 5 years).

We have enclosed a Notice of Interested Parties (for both Plans) for review by employees participating in such Plans. **Please immediately post both Notices on your employee bulletin board or place them where you normally post items for review.** Once posted, you should keep the Notice posted until at least March 31, 2015.

Your anticipated cooperation is appreciated. If you have any questions, please feel free to contact the Plan office.

Thank you.



IBEW LOCAL 595 TRUST FUNDS



January 16, 2015

NOTICE TO INTERESTED PARTIES **IBEW LOCAL 595 MONEY PURCHASE PLAN**

1. Notice To: All employees who are covered by written agreements which require their employers to make contributions to the IBEW Local 595 Money Purchase Plan for their covered work and surviving spouses, alternate payees beneficiaries and other participants. An application is to be made to the Internal Revenue Service (IRS) for an advance determination on the qualification of the following collectively-bargained employee pension benefit plan:

2. Plan Name: IBEW Local 595 Money Purchase Plan

3. Plan Number: 002

4. Name and Address of Applicant:

Trustees of the IBEW Local 595 Pension Plan
c/o BeneSys, Inc.
7180 Koll Center Parkway, Suite 200
Pleasanton, CA 94566

5. Applicant's E.I.N.: 94-6125583

6. Name and Address of Plan Administrator:

BeneSys, Inc.
7180 Koll Center Parkway, Suite 200
Pleasanton, CA 94566

7. The application will be filed on January 30, 2015 for an advance determination as to whether the Plan meets the qualification requirements of § 401 or § 403(a) of the Internal Revenue Code of 1986, with respect to the Plan's amendment and continued qualification of the Plan.

The application will be filed with:

EP Determinations

Notice to Interested Parties

Internal Revenue Service
P.O. Box 12192
Covington, KY 41012-0192

8. All employees who are covered by written agreements that require contributions on their behalf to the Plan are eligible to participate in the Plan.
9. The Internal Revenue Service has previously issued a determination letter with respect to the qualification of this Plan.

RIGHTS OF INTERESTED PARTIES

10. You have the right to submit to EP Determinations, at the above address, either individually or jointly with other interested parties, your comments as to whether this Plan meets the qualification requirements of the Internal Revenue Code. Your comments to EP Determination may be submitted to:

Internal Revenue Service
EP Determinations
Attention: Customer Service Manager
P.O. Box 2508
Cincinnati, OH 45202

You may instead, individually or jointly with other interested parties, request the Department of Labor to submit, on your behalf, comments to EP Determinations regarding qualification of the Plan. If the Department declines to comment on all or some of the matters you raise, you may, individually, or jointly if your request was made to the Department jointly, submit your comments on these matters directly to EP Determinations the Cincinnati address above.

REQUESTS FOR COMMENTS BY THE DEPARTMENT OF LABOR

11. The Department of Labor may not comment on behalf of interested parties unless requested to do so by the lesser of 10 employees or 10 percent of the employees who qualify as interested parties. The number of persons needed for the Department to comment with respect to this Plan is 10. If you request the Department to comment, your request must be in writing and must specify the matters upon which documents are requested, and must also include:

- (1) The information contained in Items 2 through 5 of this Notice; and
- (2) The number of persons needed for the Department to comment.

A request to the Department to comment should be addressed as follows:

Notice to Interested Parties

Deputy Assistant Secretary
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210
ATTN: 3001 Comment Request

COMMENTS TO THE INTERNAL REVENUE SERVICE

12. Comments submitted by you to EP Determinations must be in writing and received by Monday, March 16, 2015. However, if there are matters that you request the Department of Labor to comment upon on your behalf, and the Department declines, you may submit comments on these matters to EP Determinations to be received by them within fifteen (15) days from the time the Department notifies you that it will not comment on a particular matter, or by Monday, March 16, 2015, whichever is later, but not after Tuesday, March 31, 2015. A request to the Department to comment on your behalf must be received by it by Friday, February 13, 2015, if you wish to preserve your right to comment on a matter upon which the Department declines to comment, or by Monday, February 23, 2015, if you wish to waive that right.

ADDITIONAL INFORMATION

13. Detailed instructions regarding the requirements for notification of interested parties may be found in Sections 17 and 18 of IRS Revenue Procedures 2014-6. Additional information concerning this application (including, where applicable, an updated copy of the Plan and related trust; the application for determination; any additional documents dealing with the application that have been submitted to the Service; and copies of Section 17 of Revenue Procedure 2014-6) are available from the Plan Administrator, BeneSys, Inc., located at 7180 Koll Center Parkway, Suite 200, Pleasanton, CA 94566 during office hours for inspection and copying. (There may be a nominal charge for copying and/or mailing.)

This document has been uploaded and is available on the participant website at www.ibew595benefits.org.