

IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND

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To All Participants in the Iron Workers St. Louis District Council Annuity Trust Fund:

This folder contains this year's Summary Annual Report covering the financial experience for the year ending October 31, 2009. We encourage you to read this report in its entirety. If you want any information about the plans or you wish to file a claim, please contact the Benefit Office.

Very truly yours,

Board of Trustees, Iron Workers St. Louis District Council Annuity Trust Fund

SUMMARY ANNUAL REPORT IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND

This is a summary of the annual report for the IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY TRUST FUND, (Employer Identification No. 43-1267550, Plan No. 004) for the period November 1, 2008 to October 31, 2009. The annual report has been filed with the Employee Benefits Security 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 (benefits are provided in whole from trust funds). Plan expenses were \$14,855,629. These expenses included \$885,261 in administrative expenses and \$13,970,368 in benefits paid to participants and beneficiaries. A total of 6,248 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.

The value of plan assets, after subtracting liabilities of the plan, was \$166,794,477 as of October 31, 2009 compared to \$151,317,147 as of November 1, 2008. During the plan year the plan experienced an increase in its net assets of \$15,477,330. This increase 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 \$30,332,959, including employer contributions of \$17,607,966, gains of \$1,284,071 from the sale of assets and earnings from investments of \$11,212,085.

The plan has a contract with The Union Labor Life Insurance Company which allocates funds toward individual policies.

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; and
2. Assets held for investment; and
3. Transactions in excess of 5 percent of the plan assets.
4. Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Plan Sponsor. The charge to cover copying costs will be no more than \$.25 per page for any part thereof.

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13500 Riverport Drive, Suite 190
Maryland Heights, MO 63043

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. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at 13500 Riverport Drive, Suite 190, Maryland Heights, MO 63043, 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, Suite N-1513, Washington, D.C. 20210.