



PIPEFITTERS LOCAL 636
FRINGE BENEFIT FUNDS
P.O. BOX 278
TROY, MICHIGAN 48099-0278
(248) 641-4936 (888) 646-8920



MCA
DETROIT

NOTICE OF SUMMARY PLAN INFORMATION

November 15, 2025

To: Pipefitters Local 636, MCA Detroit, and Contributing Employers

The Pension Protection Act of 2006 requires that multiemployer defined benefit funds provide certain information to the Union and contributing employers on an annual basis. Below please find this information for the 2024 Plan Year (January 1, 2024 – December 31, 2024):

1. 95 employers are obligated to contribute to the plan.
2. The following employers contributed more than five percent of the total contributions to the Plan during the 2024 plan year:

Universal Piping Industries
De-Cal
Conti Mechanical
John E Green P & H Co.
3. The Plan did not seek or receive an amortization extension and did not use the shortfall funding method for the 2024 Plan Year.
4. No employers withdrew from the plan during the prior plan year (01/01/23-12/31/23).
5. Number of participants under the Plan on whose behalf no contributions were made by an employer as an employer of the participant for the plan year and the two preceding plan years:
 - a. 01/01/24-12/31/24:0
 - b. 01/01/23-12/31/23:0
 - c. 01/01/22-12/31/22: 0
6. You have the right to a copy of the annual report filed with the Secretary of Labor, the summary plan description, a summary of any material modification of the plan, upon written request, but in no case shall you be entitled to receive more than one copy of any such document during any one 12-month period. Further, please be advised that the administrator may assess a reasonable charge to cover copying, mailing, and other costs of furnishing copies of the requested information.
7. Contribution Schedules

The following contribution schedules were in effect (hourly contributions reflect legacy and cash balance contributions) for the 2024 plan year:

Classification	Hourly Contribution
Journeyman/Working Principal	\$16.50
Apprentice	\$7.10
Graduate Service Journeyman	\$7.10
Working Principal	\$16.50

8. Benefit Formula

Legacy Benefit, i.e. benefits accrued as of July 3, 2016: The monthly pension benefit earned as of the 2020 plan year is derived from totaling the benefit rate earned for each year of Credited Service:*

<u>Year of Service</u>	<u>Benefit Rate</u>
Prior to 01/01/56	\$17.00
01/01/56 – 12/31/84	\$40.00
01/01/85 – 12/31/86	\$51.00
01/01/87 – 12/31/97	\$70.00
01/01/98 – 12/31/98	\$80.00
01/01/99 – 12/31/99	\$90.00
01/01/00 – 12/31/00	\$100.00
01/01/01 – 12/31/01	\$110.00
01/01/02 – 05/31/04	\$120.00
06/01/04 – 07/03/16	\$100.00

Cash Balance Benefit, i.e., benefits accrued hourly on or after July 3, 2016:

Date	Journeyman	Working Principal	Apprentices	New Service Journeyman	Graduate Service Journeyman I, II and III
July 4, 2016-June 4, 2017	\$4.00	\$4.00	\$3.00	\$4.00	\$4.00
June 5, 2017-June 3, 2018	\$4.50	\$4.50	\$3.50	\$4.50	\$4.50
June 4, 2018-June 2, 2019	\$5.00	\$5.00	\$4.00	\$5.00	\$5.00
June 3, 2019-May 31, 2020	\$5.30	\$5.30	\$4.00	\$5.30	\$5.30
June 1, 2020-June 6, 2021	\$5.50	\$5.50	\$4.00	\$5.50	\$5.50
June 7, 2021-September 4, 2022	\$5.50	\$5.50	\$4.00	\$5.50	\$5.50
September 5, 2022-June 4, 2023	\$5.50	\$5.50	\$4.00	N/A	\$5.50
June 5, 2023- June 2, 2024	\$5.50	\$5.50	\$4.00	N/A	\$5.50
Effective June 3, 2024	\$5.50	\$5.50	\$4.00	N/A	\$5.50

*This is a brief summary only. Calculation of the applicable monthly benefit is subject to all Plan terms and conditions.

9. The Plan was not in endangered or critical status for the 2024 Plan Year.

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Important Fund Information

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