

# Plumbers and Pipefitters Local 219

## Annuity Fund

Board of Trustees  
Labor

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Austintown, Ohio 44515

Telephone (330) 270-0453  
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Board of Trustees  
Management

Greg McMillen  
Timothy Stem  
James Swenberg

Stan Bassak, Jr.  
John Kerr  
Aaron Hall

**April 9, 2021**

Dear Participant:

The purpose of this letter is to remind you of a feature of the Plumbing and Pipefitting Industry Local 219 Annuity Plan ("Plan"). On June 1, 2018, the Board of Trustees adopted a provision that allows eligible participants to defer either **\$2.00 or \$4.00** per hour of their pay, on a pre-tax basis, to the Plan. This is a voluntary option. You are not required to defer any amount of your pay to the Plan. Your elective deferrals are made in addition to any employer contributions made on your behalf under the Plan and will be included in your current self-directed account at John Hancock. This letter provides you with information about how to make such an election under the Plan.

**If you have already completed an election form and do not want to make any changes, no action is required.**

**How do I start making elective deferrals under the Plan?** Complete and submit the attached Enrollment Form to your employer. Be sure to sign and date the Enrollment Form, which authorizes your employer to deduct the amounts that you elect to defer to the Plan and keep a copy for your records. You may discontinue your election at any time by completing and submitting a Disenrollment Form to your employer (a copy of this form is available at the Fund Office or Union Hall). You are only permitted to change the amount of your election once per year on June 1.

**What happens if I do not complete and return the Enrollment Form to my employer?** Nothing. The option to make elective deferrals from your pay, on a pre-tax basis, to the Plan is completely voluntary. Your decision to make or not make elective deferrals has no impact on the amount of employer contributions that are made on your behalf under the terms of the Collective Bargaining Agreement.

**How are elective deferrals invested?** Elective deferrals will be credited to your account at John Hancock and invested in accordance with your current elections.

If you have any questions or concerns about making elective deferrals to the Plan, please contact the Local Union Office at 330-253-9166 or the Fund Office at 330-779-8859.

Sincerely,

THE BOARD OF TRUSTEES

Enclosure

# THE PLUMBING AND PIPEFITTING INDUSTRY LOCAL 219 ANNUITY PLAN

## Enrollment Form

### Participant Information

Participant Name: \_\_\_\_\_

Social Security Number: xxx-xx-\_\_\_\_\_

### Enrollment Instructions:

Please complete this form and return to your employer.

### Elective Deferral Agreement:

☐ I, the undersigned employee, wish to contribute **\$2.00** per hour of my pay as elective deferrals, on a pre-tax basis, to the Plumbing and Pipefitting Industry Local 219 Annuity Plan; **or**

☐ I, the undersigned employee, wish to contribute **\$4.00** per hour of my pay as elective deferrals, on a pre-tax basis, to the Plumbing and Pipefitting Industry Local 219 Annuity Plan.

I agree that my pay will be reduced in the manner I have indicated above and I acknowledge that I am responsible for directing the investments of these elective deferral contributions. I agree that such elective deferrals will be contributed in accordance with my investment election for employer contributions.

I understand that I may discontinue my deferrals by completing and submitting a Disenrollment Form to my employer. I understand that I am permitted to change the amount of my election once per year by completing and submitting a new Enrollment Form to my employer prior to June 1.

All fringe benefits and deductions under the terms of the Collective Bargaining Agreement will be met before the deferral is made.

This election shall continue to be in effect only while employment with the employer continues or until modified in accordance with the terms of the Plan.

**I hereby authorize the payroll deductions indicated above.**

**Employee Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

*Elective deferrals are subject to limits set by the IRS. for 2019, elective deferrals may not exceed \$19,000, except for catch-up contributions. Please see the Summary Plan Description for more information about limits.*