



ROOFERS LOCAL 149 FRINGE BENEFIT FUNDS

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April, 2007

NOTICE TO DETROIT PARTICIPANTS

In the past Plan Year, a few changes have been made to the terms of the Roofers Local 149 Pension Fund plan document, which are:

Increase in Benefit Accrual Rate: The benefit accrual rate increased from \$13.15 to \$13.40 per 100 hours worked after June 1, 2006.

Benefit Cap Increase: Effective for retirements after June 1, 2006, the monthly benefit cap has increased from \$5,500 to \$6000.

Eligibility for a Disability Pension Benefit: The plan provides that a Participant is eligible for a disability pension benefit if: (a) he has 10 or more years of Credited Service; (b) has not incurred a Break in Service; and (c) becomes totally and permanently disabled prior to his Normal Retirement Date. The benefit shall be payable, provided an application for benefits had been made, the first day of the month following the latest of: (i) the date the Trustees received proof establishing disability, (ii) the date of application, or (iii) the sixth month of his disability. Notwithstanding, if the Participant receives a social security disability award, the benefit shall be payable as of the sixth month of disability.

The period of time a participant has received a disability pension benefit will not count towards a Break in Service.

Suspension of Benefits: The plan's suspension of benefits rules provide, in summary, that if you retire and return to work in the roofing industry in the geographical area covered by the plan and perform any work related to the trade, including supervisory or managerial work, your benefit may be suspended. The plan was amended to remove the restriction on supervisory or managerial work, as this restriction has never been enforced.

Overpayments: The Fund has the right to recover from any Participant, Retiree, Spouse, Surviving Spouse, Beneficiary, or other payee any amounts paid by the Fund which were not properly owing under the terms of the Plan, whether such amounts were paid by mistake, fraud, or any other reason. The Fund has the right to pursue the payee (including the Participant/Retiree and his/her Spouse jointly and severally), for the full amount due and owing under this provision. At the Fund's sole option, it may enforce this provision by offsetting future benefits until the amount owed has been recovered.

If you have any questions regarding these changes, please call the Fund Office at (248) 641-4949 or (888) 868-6411.

All benefits are subject to all terms and conditions set forth in the Roofers Local 149 Pension Fund Plan document.

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