



PLUMBERS & STEAMFITTERS LOCAL 166 BENEFIT FUNDS

P.O. BOX 99485
TROY, MICHIGAN 48099-9485
(248) 641-4966 or Toll Free (855) 641-4966

NOTICE OF SUMMARY PLAN INFORMATION April 2026

To: Plumbers & Steamfitters Local 166, Mechanical Contractors Association of Indiana, Inc. Fort Wayne Area, 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 June 1, 2024 – May 31, 2025, plan year (2025 Plan Year):

1. 48 employers are obligated to contribute to the plan.
2. The following employers were the top ten contributors for the 2025 Plan Year:
 - Shambaugh & Sons, Inc.
 - Wagner-Meinert, Inc.
 - Hattersley & Sons
 - Current, Inc.
 - Project Design & Piping
 - Universal Piping Industries LLC
 - Griffen P & H Inc.
 - TJW Industrial Inc.
 - Conti Electric
 - G&L Corporation
3. No employers withdrew from the plan during the preceding plan year (June 1, 2023 – May 31, 2024).
4. The Plan was not in endangered or critical status for the 2025 Plan Year.
5. The Plan did not seek or receive an amortization extension and did not use the shortfall funding method for the 2025 Plan Year.
6. 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. 6/1/2024-5/31/2025: 0
 - b. 6/1/2023-5/31/2024: 0
 - c. 6/1/2022-5/31/2023: 0
7. Contribution Schedules

The contribution schedule in effect for the 2025 Plan Year required an employer to contribute \$4.60 per hour on behalf of a participant.

8. Benefit Formula

The normal retirement benefit is calculated by adding the benefits payable below:*

- Service through June 1, 1995:

For a participant who retired or last worked in covered employment on or after June 1, 2001, the monthly amount of the pension is determined by multiplying \$34 times the amount of pension credits earned through June 1, 1995 provided the participant is credited with at least 870 hours of employment during a pension credit year beginning on or after June 1, 2000.

- Service from June 1, 1995 through May 31, 2006:

For a participant who retired or last worked on or after June 1, 2001, 2.3% of total employer contributions provided the participant worked at least 870 hours during a plan credit year beginning on or after June 1, 2000.

- Service on or after June 1, 2006 through May 31, 2014:

\$45 multiplied by the amount of pension credits earned after June 1, 2006.

- Service on or after June 1, 2014:

\$51 multiplied by the amount of pension credits earned after June 1, 2014.

- Service on or after June 1, 2015:

\$57 multiplied by the amount of pension credits earned after June 1, 2015.

- Service on or after June 1, 2016:

\$60 multiplied by the amount of pension credits earned after June 1, 2016.

- Service on or after June 1, 2017:

\$63 multiplied by the amount of pension credits earned after June 1, 2017.

- Service on or after June 1, 2018:

\$66 multiplied by the amount of pension credits earned after June 1, 2018.

- Service on or after June 1, 2019:

\$69.00 multiplied by the amount of pension credits earned after June 1, 2019.

- Service on or after June 1, 2020:

\$72.00 multiplied by the amount of pension credits earned after June 1, 2020.

- Service on or after June 1, 2021:

\$75.00 multiplied by the amount of pension credits earned after June 1, 2023

- Service on or after June 1, 2022:
\$78.00 multiplied by the amount of pension credits earned after June 1, 2022.
- Service on or after June 1, 2023:
\$84.00 multiplied by the amount of pension credits earned after June 1, 2023.
- Service on or after June 1, 2024:
\$88.00 multiplied by the amount of pension credits earned after June 1, 2024.
- Service on or after June 1, 2025:
1.28% multiplied by the total amount of contributions required to be made on the Participant's behalf for all hours worked on or after June 1, 2025.

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

9. 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.

4927-7210-9720, v. 1

**PLUMBERS & STEAMFITTERS LOCAL 166
BENEFIT FUNDS
P.O. BOX 99485
TROY, MI 48099-9485**



Important Plan Information

<<NAME>>
<<ADDRESS 1>>
<<ADDRESS 2>>
<<CITY>>, <<STATE>> <<ZIP>>