

IMPORTANT NOTICE

FOR PLAN PARTICIPANTS WORKING PAST ELIGIBILITY FOR NORMAL RETIREMENT

This notice applies only to Participants in the Cement Masons Local No. 886/404 Pension Plan (“Plan”) who become eligible for Normal Retirement Benefits but do NOT elect to retire when they reach the applicable age and choose to continue working. The Normal Retirement Date for the Plan is the first day of the month after you attain age 60, or, if your participation began on or after July 1, 2008, age 62. *You are not affected by this notice if you have already retired or if you actually retire on your Normal Retirement Date.*

This notice is required by the Department of Labor and is to inform you that if you continue to work after you reach your Normal Retirement Date, the Plan’s Suspension of Benefit Rules will be applied even though you have not actually retired. Under the Suspension of Benefit Rules, you are not entitled to receive retirement benefits for any month that you complete at least 40 Hours of Service after your Normal Retirement Date in:

- 1) An industry in which Employees covered by this Plan were employed and accrued benefits under this Plan as a result of such employment at the time that the payment of benefits commenced or would have commenced but for employment or reemployment; and
- 2) The trade or craft (including, but not limited to, related supervisory activities) as defined in the applicable collective bargaining agreement with the Union; and
- 3) The state of Ohio or the state of Michigan.

When you do decide to retire, you will be able to apply and receive benefits as you normally would. Your Normal Retirement Benefit will be determined in accordance with the regular Plan provisions.

Continuing to work after reaching your Normal Retirement Date will not affect your current vesting or accrued benefit under the Plan. Any covered work that you perform for a signatory Employer will still accrue benefits under the Plan in accordance with the Plan’s provisions.

If you disagree with how the Suspension of Benefit Rules are being applied to your particular case, you have the right to appeal to the Board of Trustees within sixty (60) days of receipt of this notice at the following address:

Cement Masons Local No. 886/404 Pension Plan
3660 Stutz Drive
Suite 101
Canfield, Ohio 44406

Refer to pages 11-12 of your Summary Plan Description for important information regarding the Plan’s appeal process, including information required and your right to file a Civil Suit under ERISA Section 502(a). The withholding of your benefits is governed by the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and by Department of Labor regulations. These regulations are found in section 2530.203-3 of the Code of Federal Regulations.

If you have any questions about how the Suspension of Benefit Rules will be applied to your employment situation, be sure to contact the Pension Department of the Fund Office before continuing to work beyond your eligibility for Normal Retirement Benefits.