

**SHEET METAL, AIR, RAIL and TRANSPORTATION
ASSOCIATION LOCAL UNION NO. 33
YOUNGSTOWN DISTRICT
PENSION FUND**

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**To: Sheet Metal Workers Local No. 33 Youngstown District
Pension Fund Participants**

**From: Board of Trustees of the Sheet Metal Workers Local No. 33 Youngstown
District Pension Fund**

Please read this Notice carefully as it contains important reminder information regarding Inactive and Former Participants of the Sheet Metal Workers Local No. 33 Youngstown District Pension Fund. Please keep this notice with your Summary Plan Description (SPD).

The Board of Trustees of the Sheet Metal Workers Local No. 33 Youngstown District Pension Fund has recently amended Plan Language relating to Active, Inactive, and Former Plan Participants in the Sheet Metal Workers Local No. 33 Youngstown District Pension Fund's (Fund) Plan document (Plan). This amendment did not change the substance of these provisions.

1. The Definition of Participant

Once an employee becomes a Plan Participant, he/she will remain a Participant in the Plan until the Participant's Normal or Early Retirement, Disability, death, Deferred Pension Retirement, or other termination of participation.

2. Types of Participants

- An Active Participant has not retired, become disabled, died or has not incurred a Break-in-Service.
- A Former Participant is a Participant who incurred a Permanent Break-in-Service and is not entitled to receive Benefits under the Plan.
- An Inactive Participant has incurred a One-Year Break-in-Service, which has not been repaired, but is vested and entitled to receive Deferred Pension.

3. Deferred Pension

If a Participant completes at least 1 Hour of Service in Covered Employment on or after January 1, 1997, he shall be considered an Active Participant as of January 1, 1997. If he/she thereafter becomes an Inactive Participant, he/she is entitled to a Deferred Vested Pension if he/she has at least 5 Years of Vesting Service and has attained Normal Retirement Age, or has completed all the eligibility requirements for commencement of an Early Retirement Pension (other than Active status).

Please contact the Fund Office if you have any questions.