January 15, 2015

TO: PARTICIPANTS/INTERESTED PARTIES

NOTICE OF FILING OF THE IRS APPLICATION FOR FAVORABLE DETERMINATION for the
SAN FRANCISCO BRICKLAYERS LOCAL NO. 7 DEFINED CONTRIBUTION PLAN

Pursuant to the Internal Revenue Code, the Board of Trustees of the San Francisco Bricklayers Local No. 7 Defined Contribution Plan ("Plan") (formerly the “Money Purchase Plan”) provide this notice that the Plan is being submitted to the IRS for a favorable determination that the Plan continues to qualify as a tax-exempt retirement plan under the Internal Revenue Code. The filing is required every five years.

1. Interested Parties/Eligible Employees: This notice is being sent to interested parties as identified by the IRS. Participants of the Plan include bricklayers and allied craftworkers, including without limitation those working under masonry agreements, marble masons and marble finishers, terrazzo mechanics and finishers (and related work) who are working in Covered Employment (employment covered by a collective bargaining agreement between Bricklayers and Allied Craftworkers, Local No. 3 and different Employer Associations, and any contributing employer which requires the Employer to make contributions on your behalf to the Plan) and a few individuals for whom employer contributions are required under a Subscription Agreement.

2. Plan. The Employer Identification Number for the Plan is 94-6281960. The Plan Number is 002. The Plan’s address is: 7180 Koll Center Parkway, Suite 200, Pleasanton, CA 94566. The formal Plan Administrator is the Board of Trustees. The phone number is 925-208-9995.

3. Date/Place of Filing. On January 31, 2015, the completed IRS Application, Plan documents, Trust Agreement, and other pertinent documents will be submitted to the Internal Revenue Service, P.O. Box 12192 Covington, KY 41012-0192, for a favorable determination that the Plan continues to qualify as a tax-exempt retirement plan under Internal Revenue Code Section 401(a). The IRS has previously issued favorable determination letters for the Plan.

RIGHTS OF INTERESTED PARTIES

4. Right to Submit Comments. You have the right to submit to the IRS either individually or jointly with other interested parties, your comments as to whether the Plan meets the qualification requirements of the Internal Revenue Code and applicable IRS regulations. (See time limits for comments in paragraph 6 below.) The address to submit such comments is:
5. **You May Instead Request Department of Labor Comments.** You may instead either individually or jointly with other interested parties request the Department of Labor (DOL) to submit, on your behalf, comments to the IRS regarding the Plan’s qualification. If the DOL declines to comment on all or some of the matters you raise, you may, individually, or jointly if your request was made to the DOL jointly, submit your comments on these matters directly to the IRS at the above Cincinnati address.

The DOL may not comment on behalf of interested parties unless requested to do so by at least 10 employees who qualify as interested parties. A request to the DOL must specify the matters upon which comments are requested and must include the Plan's name, number and address, the number of persons needed for the DOL to comment (and the names of the ten or more interested parties) and the Plan's Employer Identification Number. A request to the DOL should be sent to the Deputy Assistant Secretary, Employee Benefits Security Administration, DOL, Attention: 3001 Comment Request, 200 Constitution Ave, N.W., Washington D.C. 20210.

6. **Time Requirements for Submission of Comments.** [The following time requirements were established by the IRS and are admittedly complex.] You may submit to the IRS written comments regarding the Plan and the IRS Determination Letter, but they must be received by March 17, 2015. If you request that the DOL comment on your behalf and the DOL declines, you may submit comments on these matters to the IRS within 15 days from the time the DOL notifies you that it will not comment on a particular matter, or by March 17, 2015, whichever is later, but in no event will the deadline be later than April 1, 2015. A request to the DOL must be made by February 25, 2015. If, however, you wish to preserve your right to comment in the event the DOL declines, your request to the DOL should be made by February 15, 2015.

**ADDITIONAL COMMENTS**

7. **Information Available Upon Request.** Detailed instructions on the requirements for notification of interested parties may be found in Sections 17 and 18 of IRS Revenue Procedure 2013-6. Additional information concerning the application, including the Plan, Trust Agreement, the IRS application and enclosures, and section 17 of Revenue Procedure 2014-6, is available for review and copying at the Plan Office upon calling for an appointment (925-208-9995) or making a written request of the Plan at the address listed above. There is a 25 cents per page copying cost.

*This document has been uploaded and is available on the participant website at www.BAC3-brickbenefits.org*