



CALIFORNIA FIELD IRONWORKERS TRUST FUNDS

Pension Trust • Welfare Plan • Vacation Trust
Apprenticeship Training & Journeyman
Retraining Fund • Annuity Trust

(Date)

First Class Mail

Participant Name
Participant Address

Re: Notice from the CA Ironworkers' Field Pension Trust Pension Plan
Regarding Employment After Normal Retirement Age
Member ID:

Dear Participant:

Our records indicate that you have reached, or will soon reach Normal Retirement Age (generally age 65) and that you have not applied for retirement benefits from the Pension Plan. [The reverse side of this letter contains definitions of some of the capitalized terms used in this letter].

The Plan has certain rules allowed by federal law that participants cannot both collect pension benefits or be eligible to collect pension benefits and continue working in certain kinds of employment called Prohibited Employment. Prohibited Employment is described in the following chart:

DEFINITION OF PROHIBITED EMPLOYMENT. After Normal Retirement Age, Prohibited Employment is employment **for more than 40 hours in a calendar month** that is in the same industry as employers that contribute to the Plan, in the same trade or craft in which you worked under the Plan, and in the same geographic area (California, Nevada, Arizona) as covered by the Plan. Prohibited Employment includes both Covered Employment and non-union employment, if it is in the same industry, same trade or craft, and same geographic area as covered by the Plan.

Same Industry	Means any industry that includes any employment covered by the Plan when you retired.
Same Trade or Craft	Means any occupation in which you were employed at any time under the Plan, any occupation where you would use the same skills, or any self-employment or supervisory employment related to the same skills as an occupation you were employed in under the Plan.

Geographic Area	California, Arizona, Nevada.
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If you work or continue to work in Prohibited Employment after age 65, or if you return to work in Prohibited Employment after age 65, your monthly pension benefit will be suspended and you will not receive pension benefits for any calendar month after age 65 in which you work in Prohibited Employment (even though you have not retired). For each month that your pension is suspended, you will forfeit pension benefits because you will not receive a pension benefit for such month, nor will you ever receive the value of the benefits that you forfeit. This means that when you do retire, your pension will not be actuarially increased for any month after Normal Retirement Age 65 that you worked in Prohibited Employment. However, although you may not receive pension benefits for the time you are working in Prohibited Employment, you may still earn additional pension benefits for working in Covered Employment after age 65.

If you leave your current employment and then return to work in Prohibited Employment, you are required to inform the Pension Fund in writing within three (3) days following the date you begin to work. If you fail to notify the Fund of new Prohibited Employment following attaining of age 65, unless you provide evidence to the contrary, the Pension Fund will presume you were working more than 40 hours per month for as long as the employer for whom you were employed has been engaged in the project on which you were working. You are also required to notify the Pension Fund when you stop working in Prohibited Employment. If you receive benefit payments for any month in which your benefits should have been suspended in accordance with Pension Plan rules, the overpayments may be deducted from future pension benefit payments due to you. The amount of such offset shall be limited to 100% of the amount due to you for the first payment upon resumption of monthly pension benefits, and 25% of the monthly pension benefits thereafter, until all overpayments are fully recovered.

There are no restrictions on employment beginning on April 1st of the calendar year following the year in which you turn age 70 ½. After April 1st of the calendar year following the year in which you turn age 70 ½, your monthly pension benefits will not be suspended for any reason.

The United States Department of Labor has issued regulations covering suspension of pension benefits, which may be found in Title 29 of the Code of Federal Regulations, Section 2530.203-3.

When you apply for pension benefits, your work history will be reviewed to determine if you worked in Prohibited Employment in one or more months after Normal Retirement Age. We recommend that you keep a record of all of your employment, including your paystubs and W-2s, so that you can establish your work record.

We will send you another notice if we determine that you are working in Prohibited Employment.

If you are working or if you are contemplating work that may be Prohibited Employment, you may ask the Trust Fund Office for a written determination as to



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whether the work is Prohibited Employment. You are entitled to request a review of any suspension of your retirement benefits. If you wish to appeal the suspension of your pension benefits, you or your authorized representative may file a written appeal with the Trust Fund Office within one hundred eighty (180) days of receiving notice that your benefits have been suspended. Upon request and free of charge, you will be provided reasonable access to, and copies of, all documents, records and other information relevant to your claim. Any request for review will be considered in accordance with the Claims Procedures set forth in Article VIII, Section 4 and Section 9(i) of the Rules and Regulations of the Plan.

Please be aware that you are required to begin receiving your pension payments by the April 1st of the calendar year following the year in which you turn age 70 1/2. Your pension benefits will not be suspended for any work after this date.

This Plan's suspension rules are different before Normal Retirement Age. This letter discusses only the suspension rules that apply after you reach Normal Retirement Age. The Normal Retirement Age Suspension of Benefit Rules can be found in Article VIII, Sections 8(b) and 9(b) (copy attached).

When you decide to retire, please contact the Trust Fund Office at (626) 792-7337 to obtain a pension application. If you have any questions about this notice, please feel free to contact the Pension Department at extension 7001.

Sincerely,

California Ironworkers Field Pension Trust

CAPITALIZED TERMS USED IN NOTICE

Covered Employment. Work for which an Employer is required to contribute to the Pension Fund on your behalf.

Normal Retirement Age. Normal Retirement Age is age 65. However, if you are a participant in the Plan at age 65 (or older) and you do not have at least 5 years of Vesting Service (10 years of Vesting Service, for participants who were not Active Participants after June 1, 1998), Normal Retirement Age is the fifth anniversary of the commencement of your participation in this Plan (disregarding participation before June 1, 1988), otherwise the tenth anniversary of your participation in the Plan.