

Labor Alliance
Savings Trust Fund
Summary Plan Description



January 2018

INTRODUCTION

This booklet contains a brief explanation of the most important provisions of the Labor Alliance Savings Trust Fund. It is not possible to cover all of the Plan's provisions in this short booklet. Your rights as a participant in the Plan can only be determined by consulting the Plan document and investment prospectus, both of which may be amended from time to time.

The Plan became effective on April 1, 1996 under an Agreement and Declaration of Trust entered into on March 22, 1995. The Plan was approved by the Internal Revenue Service by a tax qualification letter dated August 4, 1997.

The Plan is governed by a federal law known as the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan is not, however, insured under ERISA's Pension Benefit Guaranty Corporation (PBGC). Only defined benefit pension plans are insured by the PBGC. This plan is a defined contribution plan.

If you have questions about the Plan or eligibility for benefits, contact:

Labor Alliance Savings Trust Fund
Plan Administrative Office
P.O. Box 757
Pleasanton, CA 94566

Customer Service Telephone Hours:

9:00 a.m. to 4:30 p.m., Monday - Friday (except holidays)
Telephone at (800) 924-1226 and Fax at (877) 738-3815

Office Hours:

9:00 a.m. to 4:30 p.m., Monday - Friday (except holidays)

Limitation Upon Reliance on Booklet and Statements

This booklet provides a brief, general summary of the Plan rules. However, it is not intended to cover all of the details of the Plan. Nothing in this Summary Plan Description is meant to interpret or change the Plan provisions. You should review the Plan Document to fully determine your rights. The Plan Document is available for your review at the Plan Administrative Office upon written request.

You are not entitled to rely upon oral statements of representatives of the Plan Administrative Office, the Board of Trustees, an Employer or any Union officer, or any other person. If you would like an interpretation of the Plan, you should address your request in writing to the Board of Trustees at the Plan Administrative Office. To make their decision, the Board of Trustees must be furnished with full and accurate information concerning your situation.

As a courtesy to you, the Plan Administrative Office may respond verbally to oral questions; however, oral information and answers are not binding upon the Plan and cannot be relied upon in any dispute concerning your benefits.

You should also understand that, from time to time, there may be a data error in a statement that you receive which may be corrected upon an audit or review. The Board of Trustees reserves the right to make corrections when any error is discovered.

The Plan is not allowed to provide you with tax advice or suggest how you should receive your benefits. You may want to discuss with a tax advisor the tax consequences of any withdrawal of funds or selection of a benefit option.

HOW DOES THE PLAN WORK?

This Plan is a multi-employer, collectively bargained tax-qualified defined contribution plan. For purposes of simplicity, your participation in the Plan may be viewed as a combination of an “accumulation” stage while you are a contributing employee, and a “distribution” stage after you have terminated employment and are eligible to receive benefits.

You are eligible to participate in the Plan because your Employer is subject to a Collective Bargaining Agreement under which retirement benefits were the subject of good faith bargaining.

The contributions on your behalf are based on the amount contributed on your behalf by your Employer because you have provided documentation that you are covered by an alternative medical plan (i.e., medical coverage through a spouse). The amount of your monthly contribution is forwarded each month to the Labor Alliance Savings Trust Fund. Under the terms of the Collective Bargaining Agreement, your Employer is bound to transmit the amount of your contributions to the Trust Fund in the month following the month in which you performed the work for which contributions are due.

As a plan participant in this defined contribution plan, your contributions will be invested and accumulate tax free in a tax-qualified Trust Fund, the Labor Alliance Savings Trust Fund. The Trust Fund is managed by a Board of Trustees made up of an equal number of Employer and Union representatives. The Board has retained advisors to assist with daily administration and investment duties and accounting and legal issues.

You will be eligible for a distribution from the Trust Fund when you are no longer an active employee and have met the conditions for payment from the Plan.

THE ACCUMULATION STAGE

How do I know if I am a participant in the Trust Fund?

You are a participant in the Trust Fund if (a) you are working for an Employer that makes contributions on your behalf to this Trust Fund pursuant to a Collective Bargaining Agreement with an affiliate of The International Brotherhood of Teamsters, and if (b) you can provide documentation that you are covered by an alternative medical plan (i.e., medical coverage through a spouse).

What happens when I begin participating in the Plan?

When you become eligible for contributions to be made by a contributing Employer, the Employer begins making contributions for investment in the Plan. You will be asked to complete an enrollment application. Contributions made on your behalf will be sent by the Plan Administrative Office to the mutual funds you have designated for investment.

Next, an “Individual Account” will be set up for you. Once your account has been established, you will begin receiving quarterly reports of your account activity, including contributions made, distributions received, asset allocation, contract charges, investment exchanges, investment gains and losses, etc.

Only contributions that are actually received by the Plan will be credited to an Individual Account. In other words, delinquent contributions are not credited to your Individual Account until they are actually received by the Plan. You are always 100% vested in the amount in your Individual Account.

If upon initial eligibility you fail to make an election to participate in the Plan or fail to provide documentation that you are covered by an alternative medical plan (i.e., medical coverage through a spouse), contributions will not be made to your account. Once you provide the Plan Administrative Office with the required information, retroactive contributions are limited to no more than six (6) months with no interests or earnings credit.

Employer contributions that are part of the collective bargaining package are made by your Employer and are not deducted from your paycheck.

Who contributes to the Plan?

The Collective Bargaining Agreement requires Employers to forward contributions on behalf of all eligible employees who have elected to participate in the Plan.

Who administers the Plan?

In accordance with the Agreement and Declaration of Trust establishing the Plan, the Plan is administered by a Board of Trustees made up of equal numbers of Employer and Union representatives.

How are contributions invested?

You decide how your current account balance and future contributions are to be invested by choosing among seven mutual funds and an allocation model. The Board of Trustees has contracted with American Funds and MetLife to offer you a combination of investment options, including a stable value fund, and several stock and bond funds, as well as an allocation. These mutual fund families are some of the nation's most respected investment companies.

Detailed fund listing and explanations of these funds can be found in the prospectus for each fund. If you need a prospectus, please call American Funds, at (800) 421-4225 or visit their website at <https://www.americanfunds.com/individual/>. Fund prospectus links are also available at www.kandg.com.

Can I invest my money in more than one investment?

Yes. You can invest your existing account assets or new contributions in any one or any combination of the various funds and allocation models. For example, you could put 0% in Fund A, 20% in Fund B, 15% in Fund C, 20% in Fund D, 25% in Fund E, 15% in Fund F, 5% in Fund G, or any other percentages so long as they total 100%.

The choice is entirely up to you based on your belief as to the best diversification, risk and performance. The Board of Trustees and the Plan Administrative Office do not provide financial or tax advice.

You make your initial investment choices when you enroll in the Trust Fund. If you do not designate your investments at that time, your account will be invested 100% in the default investment fund that is appointed by the Board of Trustees.

You may change your investment mix for your existing account or new contributions on a daily basis. There is no charge for changing your investment mix. Please note that there may be restrictions or limitations by the mutual fund companies on how often you can sell your holdings.

The Plan is intended to be a Plan providing individual investment choice as described in ERISA Section 404(c) and 29 C.F.R. § 2550.404c-1, and the Plan's fiduciaries are therefore intended to be relieved of liability for any losses that are the direct or necessary consequence of investment instructions given by plan participants.

How do I change my investment mix?

Changes in your investment mix must be made in writing by sending an Enrollment/Change form to the Plan Administrative Office. You may also change your investment mix and receive account information through the Automated Retirement System at (800) 293-1170 or online at www.kandg.com.

After you have submitted your initial enrollment form, you will receive instructions about the Automated Retirement System and website, and an initial Personal Identification Number ("PIN"). You may change your PIN by telephone; and you may access information about your account by touch-tone telephone.

Changes may be made to both your existing assets and to future contributions. For instance, you can change the mix of your future investments without changing your current account balance. Similarly, you can change your past contributions while keeping the allocation of future contributions the same, or you can change both present and future contributions. When you make changes in your asset mix, be sure you are clear as to what the mix will be after the change. There is no charge for changing your investment mix. Please note that there may be restrictions or limitations by the mutual fund companies on how often you can sell your holdings.

How often will I receive statements?

You will receive a statement approximately two weeks after the end of every quarter. Your quarterly statement reflects all of the investment activity on your behalf during the statement quarter. Each new statement reports the latest account activity that is added to your beginning balance, which is an accumulation of all prior activity. You should keep all statements for your records and future reference.

What is the Enrollment/Change Form?

The Enrollment/Change form must be completed to establish your Individual Account, as a participant in the Plan, and to identify your investment choices and contribution deferral amount.

You may use the Enrollment/Change form to change your address or to make changes to the allocation of your future contributions and your existing balance. Exchanges between your mutual fund accounts may be made **ONLY** by using the Enrollment/Change form, the Automated Retirement System or the website.

As in the case of the Automated Retirement System, changes resulting from a new Enrollment/Change form will be effective as soon as administratively possible after the Enrollment/Change form is received by the Plan Administrative Office.

The Automated Retirement System

You may obtain your mutual fund share balances and the latest fund prices, place an exchange in investments, or change your PIN at any time of day (or night). To use the Automated Retirement System, simply dial (800) 293-1170 from a touch-tone telephone and follow the instructions given to you by the phone system. For the security of your accounts, you have been issued a PIN. This number can be changed by you to any five-digit number you like.

If you forget your PIN, you may e-mail webmaster@kandg.com to request a PIN Statement. This statement will be mailed to your address of record. Remember to include your full name, the last four digits of your Social Security Number, the Plan name, and your current address. PIN Statements will be mailed to you promptly after your request.

Future Plan Amendments

Future amendments to the Plan may have to be made from time to time to comply with Congressional action, rulings by federal agencies, and other changes deemed necessary or prudent by the Board of Trustees. You will be notified if significant amendments to the Plan are made. Before you decide to retire and file an application for your Individual Account, you should contact the Plan Administrative Office to determine if there have been amendments to the Plan.

How do I designate a beneficiary?

You probably already designated a beneficiary when you first enrolled in the Plan. If you have not already done so, or if you wish to change your previous designation, you should obtain an Enrollment/Change form from the Plan Administrative Office.

Death benefits are generally payable to your eligible spouse. If you are not married, the balance of your Individual Account will be paid on your death to your designated beneficiary. If you are married and wish to designate an alternate beneficiary, you must obtain your spouse's written consent, which must be witnessed by a notary public or Plan representative. If you die without having designated a beneficiary, all money in your Individual Account will be distributed to your eligible spouse, surviving heirs or to your estate in accordance with the law.

THE DISTRIBUTION STAGE

When am I eligible to receive benefits from the Plan?

In general, you (or your beneficiary) are eligible to receive distributions from your Individual Account when:

- a. You apply for benefits and no Employer Contributions have been made on your behalf for 6 consecutive months because you are no longer working for an Employer who is a contributor to the Labor Alliance Savings Trust Fund; or
- b. You die and your beneficiary or spouse applies for benefits; or
- c. You are retired; or
- d. You become totally or permanently disabled and receive Social Security disability benefits and you apply for benefits.
- e. You have been inactive for more than twenty-four (24) consecutive months and have an account balance of less than \$5,000.

NOTICE: If you are no longer working for an Employer who is a contributor to the Labor Alliance Savings Trust Fund, it is extremely important that you provide the Plan Administrative Office with any future address changes. Should you not provide a forwarding address and later forget that you have an Individual Account, your benefits may be delayed, reduced or lost.

How much money will I receive from the Plan?

The amount of your benefit is the value of your Individual Account at the time you qualify for a benefit distribution. Your benefits are 100% vested at all times. Generally, the amount in your Individual Account is the sum of all contributions made over the years on your behalf, plus earnings (or less investment losses) credited to the account, less any withdrawals, contract charges and administrative expenses.

What are my options as to the type of benefits I can receive from the Plan?

You have several options when you become eligible to receive payments from the Plan:

- a. You can direct the Plan to roll over the entire amount in one lump sum payment into an IRA, another plan, or an annuity offering payments on a monthly basis; or
- b. You can take the payments in a lump sum as taxable income at the time; or
- c. You can take partial payments over an extended time period; or
- d. You can select from the various annuity options available from American Funds.

The annuity options are explained more fully in the funds' prospectus, and you can discuss them with the Investment Advisor when you are ready to start receiving benefits. We recommend that you find out about the available options several months in advance. That way, you will have time to shop around for different contracts to determine which is best suited to your objectives. If you find another investment that better suits you, we can simply roll over your existing account into the new contract. We recommend that you seek the advice of your own financial advisor before you receive any payments from the Plan.

This Plan does not permit hardship withdrawals or loans.

Will my contributions be taxed?

The money in your Individual Account is not taxable income until you actually receive it. When you receive a distribution from your Individual Account, it is reported as taxable income. In many circumstances, 20% of the distribution could be withheld for federal income taxes. In addition, if you are younger than age 55, you may also be required to pay an additional 10% as a federal excise tax if you take a distribution in a lump sum. When you receive a lump sum payment, however, you may be able to defer the 20% income tax and the 10% excise tax by "rolling over" the distribution into an IRA or other eligible pension or annuity. You should consult with a competent tax advisor to ensure that you understand the tax consequences of withdrawing your money from the Plan and that you are making the decision that is best for you.

What happens if I return to covered employment after receiving benefits?

If contributions are made again on your behalf after you have received benefits from the Plan, you will be treated the same as a new plan participant.

What if I get a divorce before receiving benefits from the Plan?

If you are divorced, your former spouse may have an interest in your Individual Account. The Plan is required to comply with a court order that awards a portion or all

of your benefits to a spouse, child or other alternate payee if the order qualifies as a Qualified Domestic Relations Order (QDRO) as defined by ERISA.

A QDRO is an order that creates or recognizes the existence of a former spouse or child's (or other alternate payee) right to receive all or a portion of your accumulated benefits.

You, your spouse or your former spouse may request the Plan's procedures for handling domestic relations orders. You or your attorney (or your spouse or her attorney) may submit a proposed QDRO to the Plan's legal counsel prior to submission to a court. Counsel will then provide notice of any required changes.

The Plan's QDRO procedures can be obtained from the Plan Administrative Office at no charge. To obtain such documentation, contact the Plan Administrative Office either by telephone or mail.

How do I apply for benefits from the Plan?

The first step in applying for benefits is to obtain an application from the Plan Administrative Office. You will need to furnish copies of legal documents. The Plan Administrative Office will tell you what they require.

If you are applying for disability benefits, you must submit a copy of your Social Security Disability Award as proof of your disability.

If your surviving spouse or designated beneficiary is applying for death benefits, that person must submit a certified copy of your death certificate.

Who decides whether I am eligible for payments from the Plan?

The Board of Trustees decides who is eligible to receive benefit payments. The Board of Trustees has the responsibility of acting on all plan participant applications and of making sure all plan participants meet the Plan's requirements for receiving benefits.

Can I appeal an adverse ruling by the Board of Trustees?

If your application is denied, you may ask the Board of Trustees to review the denied application within 180 days of your receipt of notice of the denial. Requests for review must be made in writing and should be sent with all pertinent evidence to the Plan Administrative Office. The decision of the Board of Trustees must comply with the rules of the Plan, and its decision will be final and binding. You may contact the Plan Administrative Office for more detailed information on making an appeal.

What is the Board of Trustees?

The Board of Trustees is composed of individuals acting in a capacity of fiduciaries. Federal pension law defines a fiduciary as "one who occupies a position of confidence or trust and who exercises any power of control, management or disposition with respect to monies or other property of an employee benefit fund or who has authority or responsibility to do so."

Who are the Plan Trustees?

The Plan is managed by a Board of Trustees made up of an equal number of Employer and Union representatives. The Trustees' responsibilities are to the plan participants, irrespective of their appointment as an Employer or Union representative.

UNION REPRESENTATIVES

Carlos Barnett
Teamsters Local 63
927 Village Oaks Drive
Covina, CA 91724

Frank Sevilla
Teamsters Local 952
140 South Marks Way
Orange, CA 92868

Lou Villalvazo
Teamsters Local 630
750 S. Stanford Avenue
Los Angeles, CA 90022

EMPLOYER REPRESENTATIVES

Edward "Chuck" Martin
CVS Health
1 Berry Drive
Lumberton, NJ 08048

Larry D. Valenti
GKN Aerospace, Inc.
1181 Quarry Lane, Suite 400
Pleasanton, CA 94566

Can the Plan be terminated?

Yes. The Board of Trustees is empowered to terminate the Plan if they deem it necessary or prudent to do so, as might be the case if the Employers and the Union were to decide to discontinue further contributions to the Plan. In the event of termination or partial termination of the Plan, the assets then remaining, after providing for the expenses of the Plan and for the payment of any Individual Account theretofore approved, would be distributed among plan participants, and each plan participant would be 100% vested in his or her accrued account and shall receive that part of the total remaining assets in the same ratio as his or her Individual Account bears to the aggregate amount of the Individual Accounts of all plan participants. The assets are not returned to any Employer or to the Union.

How could I suffer a potential loss or delay of benefits?

You or your beneficiary could suffer a loss in the value of your Individual Account balance or have payments delayed in the following circumstances:

1. Investment Losses. The Plan incurs investment losses, such as the depreciation in the market value of Plan assets or the Plan incurs excessive expenses reducing the value of your Individual Account.
2. Divorce Order (QDRO). Pursuant to a Qualified Domestic Relations Order or a Qualified Medical Child Support Order, a court awards a spouse, former spouse or child a portion or all of your Individual Account.
3. Plan Expenses. Your share of Plan expenses exceeds your contributions and earnings in a Plan year.
4. Fail to File Complete Application. You fail to file a completed application or other forms required by the Plan Administrative Office before the date you want your benefits.
5. Incomplete Information/False Statements. You fail to provide information or give false information to verify disability, age, beneficiary information, marital status or other vital information.

6. Disappear/Returned Mail. If the Plan Administrative Office is unable to locate you for five years (for example, your annual statement is returned in the mail and the Union does not have your address), the Plan may close your Individual Account.
7. Benefit/Contribution Limits. Your annual contribution cannot exceed the maximum amount allowed by the Internal Revenue Code and applicable regulations, although the Board of Trustees does not foresee this occurring. The Plan contains provisions to address this situation.

USING THE AUTOMATED RETIREMENT SYSTEM

To Obtain Access to the System:

1. Dial 1 (800) 293-1170.
2. Enter your Employer Code (“134”).
3. Enter your Social Security Number.
4. Enter your PIN Number.

This will give you access to Share Balances, Exchanges, Fund Prices, and PIN Changes.

To Obtain Share Balances:

At the Main Menu enter “1” on the phone.

This will read to you your share balances by fund. Note, if you have recently placed an exchange, your new fund balances will **not** reflect this exchange until it is complete.

Labor Alliance Savings Trust Fund will trade funds daily subject to individual fund restrictions. Calls must be placed prior to 1:00 P.M. PACIFIC TIME to trade on the same business day.

To Obtain the Latest Fund Prices:

At the Main Menu enter “3” on the phone.

This will read to you all of the latest share prices for each of the funds.

The prices are those from the last working day before the current day.

To Change Your PIN:

At the Main Menu enter “4” on the phone.

1. Enter your new PIN.

(Note: It must be 5 characters, and can not contain the asterisk () or pound (#) keys.)*

2. Your new PIN will be read back to you.
3. Enter “1” to confirm your new PIN, or any other key to return to the main menu **without** changing your PIN.

To Place an Exchange:

At the Main Menu or the Exchange Menu enter “2” on your phone.

1. Enter the code for the fund you wish to place a sell from followed by the pound (#) key.

(Note: To obtain a list of all the funds and codes, simply enter “99” and the pound (#) key.)

2. Enter “1” if you wish to sell **all** of your shares, or “2” to specify a whole number of shares to sell.

(Note: If you pressed “2” you will be asked for the number of shares you wish to sell followed by the pound (#) key.)

3. Enter the code for the fund that will receive the proceeds from the sale.

(Note: To obtain a list of the funds and codes, simply enter “99” and the pound (#) key.)

4. The system will then verify your exchange.

(Note: Investment exchanges apply only to monies already invested in the Plan.)

To Review a Pending Exchange:

At the Main Menu enter “2” on your phone, or at the Exchange Menu enter “1” on your phone.

This will read to you a list of all of the exchanges you have placed that **have not yet settled**.

A previous exchange may be pending.

To Delete a Pending Exchange:

At the Main Menu enter “2” on the phone, or at the Exchange Menu enter “3” on the phone.

This will read to you a list of all exchanges you have placed that **have not yet started**. Exchanges that are still waiting to be settled but have already been started **will not be read and cannot be deleted**.

After each exchange is read, you will be asked if you wish to **delete** this exchange. Press “1” to delete the exchange or any other key to continue with the list.

USING THE LABOR ALLIANCE SAVINGS TRUST FUND WEBSITE

The Plan Website ...

The Labor Alliance Savings Trust Fund information is available on the internet. You can make account inquiries and transactions by signing onto the Plan website KANDG.COM.

To find the KANDG.COM website, simply type www.kandg.com into the address field of your web browser. This will bring you to the entry page.

Our site works with most of the major Web browsers, including Firefox®, Internet Explorer®, etc. The website also includes links to other retirement and investment information on the Internet.

Participant Services Pages ...

First, enter your Plan Code (“134”), then enter your Social Security Number and your Personal Identification Number (PIN) in the provided spaces and click on the “Enter” button. If the information you submit is valid, you will be taken to the Participant Home Page with the message “Welcome to Labor Alliance Savings Trust Fund.”

The four main menus and all of their current ‘sub-menu’ options are:

MY ACCOUNT	MANAGE ACCOUNT	PLAN INFORMATION	SITE INFORMATION
My Profile	Change My Info	Plan Information & Forms	FAQs
My Balances	<i>My UserID</i>	Contact Information	Glossary of Terms
<i>Account Balances</i>	<i>My PIN</i>		Links of Interest
<i>Account Transactions by Fund</i>	<i>My Security Data</i>		Calculators
<i>Account Transactions by Fund and Source</i>	<i>My Email Address</i>		
<i>Account Transactions by Fund Market Value</i>	<i>My Address</i>		
My History			
<i>Account Performance</i>			
<i>Work History</i>			
<i>Quarterly Statements</i>			
<i>Web Page Statistics</i>			
Investment Funds			
<i>Fund Prices</i>			
<i>Fund Performance</i>			
<i>Fund Links</i>			

Here are several of the most common uses of the menus:

- 1) **View your latest account balance:** Your account balance will automatically appear logging in.
- 2) **View your account activity over a period of time:** Go to ‘My Account,’ then ‘My Balances,’ and then select ‘Account Transactions by Fund.’
- 3) **View your reported work-hours over a period of time:** Go to ‘My Account,’ then ‘My History,’ and then select ‘Work History.’
- 4) **Request monthly, weekly or daily account statements sent by email:** Go to ‘Manage Account,’ then ‘Change My Info,’ and then select ‘My Email Address.’

INFORMATION REQUIRED BY ERISA

The full name of the Plan is Labor Alliance Savings Trust Fund. Its Employer Tax Identification Number is 94-3217574 and its IRS Plan Number is 001. The Plan is a defined contribution plan. It is sponsored and administered by the Board of Trustees.

Daily business functions are handled through a contract with DMC Insurance Administrators, Inc. The Plan's address and phone number are:

Board of Trustees of the Labor Alliance Savings Trust Fund
c/o DMC Insurance Administrators, Inc.
P.O. Box 757
Pleasanton, CA 94566
Telephone: (800) 924-1226
Facsimile: (877) 738-3815

Legal process may be served on the Board of Trustees, any Plan Trustee or DMC Insurance Administrators, Inc. at that address.

The Plan is maintained pursuant to Collective Bargaining Agreements that provide for Employer contributions to the Plan. By written request to the Board of Trustees, a plan participant or beneficiary may find out whether a particular Employer is a contributing Employer. Benefits are provided by the Plan, not by any Employer or Union.

Benefits under this defined contribution plan are not guaranteed by the Pension Benefit Guaranty Corporation (the "PBGC"). The PBGC guarantees benefits only from a defined benefit plan.

If you have any questions about your Plan, you should contact the Plan Administrative Office. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest office of the Pension and Welfare Benefits Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Pension and Welfare Benefits Administration.

STATEMENT OF ERISA RIGHTS

Rights of Plan Participants and Beneficiaries

As a plan participant in the Labor Alliance Savings Trust Fund you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

Examine, without charge, at the Plan Administrative Office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and Collective Bargaining Agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Pension and Welfare Benefit Administration.

Obtain, upon written request to the Plan Administrative Office, copies of documents governing the operation of the Plan, including insurance contracts and Collective Bargaining Agreements, and copies of the latest annual report (Form 5500 Series) and an updated Summary Plan Description. The Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan Administrative Office is required by law to furnish each plan participant with a copy of this Summary Annual Report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your Employer, your Union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a (pension, welfare) benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a (pension, welfare) benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrative Office to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrative Office. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision, or lack thereof, concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrative Office. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrative Office, you should contact the nearest office of the Pension and Welfare Benefits Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Pension and Welfare Benefits Administration.

