

OUTSTATE MICHIGAN TROWEL TRADES FRINGE BENEFIT FUNDS

Outstate Michigan Trowel Trades Health and Welfare Fund
Outstate Michigan Trowel Trades Pension Fund
Outstate O.P.C.M.I.A. Apprenticeship Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

December 2000

**TO: ALL RETIRED PARTICIPANTS OF THE
OUTSTATE MICHIGAN TROWEL TRADES' PENSION FUND**

**RE: SUSPENSION OF PENSION BENEFITS
(RETURN TO WORK) PROVISIONS**

Dear Retired Participant:

This is to remind you of the provisions of the Pension Plan governing Suspension of Pension Benefits for returning to work at the Trade. Under these provisions, Pension Benefits being paid to retired Participants may be suspended only if ALL of the following conditions are met:

1. A Retiree is working more than one hundred sixty (160) hours per month during the months of May, June, July, August, September or October, or for more than forty (40) hours in the payroll periods falling within such other calendar months; and
2. The work is in the same industry as the type of business activity engaged in by any Employer who contributes to the Plan even through the Employer may not be a Contributing Employer (such as non-union employer); and
3. The work is either at the same trade or craft in which the Retiree was working when he/she earned benefits under the Plan. (Self-employed work, as well as supervisory or managerial work can be considered as a Return to Work, so long as the Retiree is using the same skill or skills he/she acquired while he/she worked under a union collective bargaining agreement); and
4. The work is performed within the State of Michigan.

These Suspension of Benefit Provisions are applicable until the April 1st of the calendar year following the calendar in which you reach age 70 ½. Thereafter, you may both work and receive your monthly pension.

It is important to remember that every Retiree is required to notify the Fund Office immediately if he/she returns to work in any capacity, regardless of whether he/she returns to work for a non-contributing employer (such as a non-union employer) or in a self-employed capacity. Failure to notify the Fund Office in a timely manner of a return to work may subject the Retiree to possible suspension of his/her current and/or future Pension Benefits from the Pension Fund.

Should you have any questions with regard to this Notice, please call the Fund Office immediately.

Sincerely,

**JOINT BOARD OF TRUSTEES
OUTSTATE MICHIGAN TROWEL TRADES' PENSION FUND**

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