

LABORERS PENSION TRUST FUND FOR NORTHERN CALIFORNIA
220 CAMPUS LANE
FAIRFIELD, CALIFORNIA 94534-1498
TELEPHONE: (707) 864-2800 OR TOLL-FREE (800) 244-4530

TO: ALL PLAN PARTICIPANTS

The Board of Trustees of the Laborers Pension Trust Fund for Northern California is pleased to announce that the Temporary Supplemental Benefit which first became effective December 1, 1993 to eligible Pensioners and Beneficiaries and was scheduled to terminate on November 30, 2002 has been extended for an additional year, until November 30, 2003. As you may recall, this benefit was and still is intended to help offset the cost of health and welfare coverage.

The Temporary Supplemental Benefit provides an additional amount of \$150 to Pensioners under age 65 and \$75 to Pensioners age 65 and older. It provides \$75 to Beneficiaries whose spouse was younger than age 65 on the date of his death or \$37.50 to Beneficiaries whose spouse was age 65 or older on the date of his death. It further provided that on the first day of the month following your 65th birthday, the supplemental would be adjusted to \$75 for Pensioners and in the case of Beneficiaries, reduced from \$75 to \$37.50 on the first day of the month that the spouse would have attained age 65, had he lived.

Additional provisions apply, such as, a work hour requirement of 2,000 hours in the 48-month period preceding retirement for those retiring on a Deferred Vested Pension; and, if the Pensioner is retiring on a Reciprocal Pension, the larger portion of service must be Northern California service.

For more detailed information on the Temporary Supplemental Benefit, refer to pages 28 and 29 of your October 1999 Pension Plan booklet.

If you have any questions regarding the Temporary Supplemental Benefit, please contact the Fund Office at (707) 864-2800 or (800) 244-4530 or you may E-mail us at customerservice@norcalaborers.org. This notice is part of and should be kept with your Summary Plan Description booklet.

Sincerely,

BOARD OF TRUSTEES

OCTOBER 2002
INSERT 5 TO 10/01/99 BOOKLET