

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

<b>CHANGES TO PENSION PLAN</b>
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**TO: ALL PLAN PARTICIPANTS**

**Death of an Eligible Participant Before Retirement - Surviving Spouse Pension**

The Plan provides a lifetime Surviving Spouse Pension to the eligible Spouse of a vested Laborer who dies prior to actually retiring.

If on his date of death, the Laborer was eligible to start receiving a pension benefit, the Surviving Spouse Pension will be payable beginning with the first of the month following his death.

*Example:* A 56-year old Laborer with 10 Years of Credited Service dies on August 23, 2004. Although not retired, he is eligible for an Early Retirement Pension. If he has an eligible Spouse, the Surviving Spouse Pension will become payable to her effective September 1, 2004.

If on his date of death, the Laborer was not eligible to start receiving a pension benefit, the Surviving Spouse Pension will not become payable until the first of the month following the date that the Participant would have been eligible to retire.

*Example:* A 53-year old Laborer with 10 Years of Credited Service dies on August 23, 2004. He would not have been entitled to receive an Early Retirement Pension until after his 55<sup>th</sup> birthday on June 18, 2006. If he has an eligible Spouse, the Surviving Spouse Pension will not become payable to her until July 1, 2006.

Effective *January 1, 2005*, the surviving Spouse of a Laborer who was qualified for and who had filed an application for a Disability Pension in accordance with Plan Section 9.01 will be paid a Surviving Spouse Pension beginning with the first of the month following the Laborer's death. *This change means the surviving Spouse will no longer have to wait until the Laborer would have attained his earliest retirement age (55 based on an Early Retirement Pension).*

**Pensioner's Lump Sum Death Benefit**

When a retired Laborer dies, the Pensioner's Lump Sum Death Benefit provides his surviving Spouse with a one-time payment equal to \$100 for each full Benefit Unit (plus a fraction for a portion of a Benefit Unit) that he had earned at the time he retired.

Effective *January 1, 2005*, a surviving Spouse of a Laborer who has filed an application for a pension in accordance with Plan Section 9.01, but dies before his pension becomes effective will also be entitled to the Pensioner's Lump Sum Death Benefit.

**More Information**

Other Plan rules may govern your Spouse's entitlement to the Surviving Spouse Pension or Pensioner's Lump Sum Death Benefit. You can read about these and other benefits in your summary plan description booklet.

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

Sincerely,

BOARD OF TRUSTEES

This notice is no more than a brief summary of the Plan changes adopted by the Board of Trustees. As such, it is not intended to address all of the Plan provisions that may affect your eligibility for benefits, the amount of your benefit and your rights and obligations under the Plan. You should refer to your summary plan description booklet and the Pension Plan document to fully understand your benefits.

**JANUARY 2005**

**INSERT 10 TO 10/01/99 BOOKLET**

**-PLEASE PLACE THIS NOTICE IN YOUR PENSION PLAN BOOKLET-**