

Laborers Pension Trust Fund for Northern California
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IMPORTANT ANNOUNCEMENT

Date: January 28, 2010

TO: All Pension Plan Participants

RE: Filing Requirement for Disability Pensions - **Retroactive to August 1, 2008**

This Announcement contains important information about your Pension Plan. Read it carefully. If you have questions, call the Trust Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

If you are a Participant of the Laborers Pension Plan and you are disabled **or** you become disabled from performing work as a laborer in the Building and Construction Industry, you **may** be entitled to a "Disability Pension."

You must satisfy the filing and eligibility requirements – refer to Sections 3.06 through 3.13 and Section 9.01 of the Plan's Rules and Regulations, September 2009 Plan Booklet, for full details about Disability Pensions and filing requirements.

- You must have at least 10.0 Years of Credited Service without a permanent Break in Service; **and**
- You must be under the age of 65; **and**
- You must have, as a result of work and not Disability Hour Credit, earned at least one half Year (435 hours) of Credited Service in the Plan Credit Year in which you became disabled or in the two consecutive Plan Credit Years prior to the Plan Credit Year in which you became disabled; **and**
- Your disability must be expected to result in death or to last for an indefinite period of time.

A completed Pension Application must be submitted to the Trust Fund Office so that it is received no later than the sixth (6th) full month of your disability for the earliest Annuity Starting Date, which is the first day of the seventh month of your disability (after the required six month waiting period has passed), if your application is approved.

If you have filed your application later than the sixth month of your disability, your Annuity Starting Date is the first of the month following the date that your Pension Application is received at the Trust Fund Office, if your application is approved. However, if you have applied for and you were approved by the Social Security Administration for a disability benefit, you may be entitled to a retroactive Annuity Starting Date back to the first day of the seventh month of your disability **if you submit a copy of your Social Security Notice of Award or equivalent document to the Trust Fund Office so that it is received no later than 60 days from the date the Social Security Notice Award was issued.**

PLAN CHANGE RETROACTIVE TO AUGUST 1, 2008

At the December, 2009 Board Meeting, we elected to amend the filing requirement to give Participants a longer period of time to submit their Social Security Administration "Notice of Award"

or equivalent document to the Trust Fund Office and, we elected to make this change retroactive to August 1, 2008, the beginning of the 2009 Plan Credit Year.

On and after August 1, 2008, Participants now have 180 days to file their Social Security Notice of Award or equivalent document with the Trust Fund Office.

The Trust Fund Office will be reviewing its files to determine if there are any Participants that were denied a retroactive Annuity Starting Date on or after August 1, 2008 because they failed to file the Social Security Notice of Award or equivalent document within the 60 day time period previously allowed. Those Participants will be evaluated to see if their Social Security Notice of Award or equivalent document was received within the new 180 day period allowed by way of the Amendment to the Plan. If you are one of those Individuals, call the Trust Fund Office so that a review of your file may be expedited.

It is your responsibility to see that the Social Security Notice of Award or equivalent document is received at the Trust Fund Office within the 180 day deadline date. It is suggested that you call the Trust Fund Office one week after you have mailed the document to make certain it was received.

Sincerely,

Board of Trustees

DISCLAIMER

This Announcement is intended to be a brief summary of the Plan change. It cannot describe each and every Plan Provision that may be relevant to your situation. You should always refer to your Plan Booklet for the full details of your Plan. You should keep all Important Announcements with your Pension Plan Booklet so that it contains up-to-date information about the Plan.