Electrical

Pension

Trustees

Pension Plan No. 5

ABOUT THIS BOOKLET

To understand your benefits from the Electrical Contractors' Association and Local Union 134, I.B.E.W. Joint Pension Trust of Chicago Pension Plan No. 5, you must read this booklet in its entirety. The Plan may provide retirement or disability benefits to you and survivor benefits for your beneficiary.

The Plan is financed by payments made by the participating employers to the Electrical Contractors' Association and Local Union 134, I.B.E.W. Joint Pension Trust of Chicago.

This is a Summary Plan Description of Pension Plan No. 5 as it applies to members on or after July 1, 2004.

Every effort has been made to describe Plan provisions in a manner intended to be understood by Plan participants. If there is any variation between the language in this booklet and in the official Plan documents, the Plan documents will prevail.

Additional information about the plan is readily available from the Fund Office. The Fund Office can inform you if a particular employer is a participating employer and, if so, the employer's address. You may examine copies of the applicable collective bargaining agreement and other documents at the Fund Office.

Contents

Your Pension Plan Benefits At-A-Glance

As a participant in Pension Plan No. 5, you earn pension benefits while you work for employers who contribute to the Pension Trust. At retirement, you can look forward to a lump-sum distribution or other benefits from the plan. The amount you will receive is based on your total accumulated contributions and investment earnings when you retire. Your pension benefits may also be a source of income to you if you become disabled, or to your survivors if you die.

Your pension plan is a non-contributory, defined contribution plan. That means:

- The plan provides a specific contribution amount based on the collective bargaining agreement you work under.
- You cannot contribute toward your pension benefit. Participating employers make all contributions to the Pension Trust.

Feature	Pension Plan Benefits
Eligibility	You become a participant in Pension Plan No. 5 on the day your employer is required, under the terms of an industry collective bargaining agreement, to make a contribution to the Trust Fund for you under the plan.
Cost of Coverage	The plan is funded entirely by contributions made by participating employers.
Contributions	The contribution rate is established by the collective bargaining agreement you work under. You receive a contribution for each hour of work under an industry collective bargaining agreement.
Vesting	You are immediately 100% vested in your Pension Plan No. 5 account.
When Benefits Are Payable	After you leave industry employment, and: • You have reached age 55 with 10 years of eligibility service under one of our pension plans, • You are age 65, • You are receiving a Social Security disability benefit or you have applied for a Social Security disability benefit and the Trustees determine that you are unable to perform any work for an indefinite period because of a serious physical or mental impairment, • You have not performed industry employment for at least two years, or • You have not worked for a participating employer for at least two years (roll over option only).
Payment Method	• **Cash Lump Sum —** You receive your account balance in one lump sum payment. • **Single Life Annuity —** This is the normal payment form if you are single. Your benefit will be paid as a life annuity (your unreduced monthly pension income for as long as you live). • **50% Contingent Annuity —** This is the normal payment form if you are married. Your benefit will be paid as a 50% Contingent annuity (reduced monthly retirement income for as long as you live and, after your death, monthly retirement income to your surviving spouse is equal to 50% of your monthly retirement benefit).
Survivor Benefits	If you are single or have been married for less than one year and you die before your pension begins, your beneficiary may receive your account balance. If you have been married for at least one year, your spouse may receive your account balance or may be eligible to receive a Qualified Preretirement Survivor Annuity, paying a monthly benefit to your spouse for his or her lifetime.

What Happens If...

You Are a New Participant

Your participation is automatic when you become eligible.

You Change Your Marital Status

Marriage

Your new spouse may be entitled to a benefit under the plan when you die. Contact the Fund Office to receive a new beneficiary designation form.

Divorce

You may be required to have payments made from your plan account to your former spouse, child or other dependent if a qualified domestic relations order is issued by a court of law.

You Are Laid Off

You may receive benefits if you have not performed industry employment for at least two years. You may also be able to roll over your account balance if you are working in the industry, but you have not worked for a participating employer for at least two years.

You Become Disabled

You may be eligible to receive your account balance if you are receiving Social Security disability payments or you have applied for Social Security disability payments and the Trustees determine that you are unable to perform any work for an indefinite period because of a serious physical or mental impairment.

You Retire

You may receive a plan benefit at age 65, or at age 55 if you have at least 10 years of eligibility service under a pension plan sponsored by the Trustees.

Applying for Benefits

To apply for benefits, you should contact the Fund Office for benefit forms. You must file an application with the Fund Office, who will then file your application with the Trustees. You may be asked to supply evidence of age and any other information that is necessary.

The Fund Office should receive the application at least 90 days before you expect a distribution to be made.application to the Fund Office.

Your Employer Stops Making Contributions to the Trust

Active participation ends if your employer no longer makes required contributions. Contact the Fund Office for more information.

You Terminate Industry Employment

You may receive a plan benefit at age 55 if you have at least 10 years of eligibility service under a pension plan sponsored by the Trustees. You may roll over your account balance if you have not worked for a participating employer for at least two years.

You Die

If you die while actively employed or before you receive your entire account balance, your spouse or named beneficiary will be eligible to receive your account balance. If you have been married for at least one year, your spouse may be entitled to a Qualified Preretirement Survivor Annuity.

Applying for Benefits

To apply for benefits, your spouse (or beneficiary) should contact the Fund Office for benefit forms. Your spouse (or beneficiary) must file an application with the Fund Office, who will then file the application with the Trustees. Your spouse (or beneficiary) must submit a copy of your death certificate and any other information that is necessary to process the application.

The Fund Office should receive the application at least 90 days before your spouse (or beneficiary) expects a distribution from the plan.

Eligibility and Service

You are automatically eligible to participate in Pension Plan No. 5 if your employer is required, under the terms of a collective bargaining agreement, to make a contribution for you under the plan. You participate in Pension Plan No. 5 as soon as your employer contributes to the plan on your behalf. You continue as a participant until you receive the full value of your account.

Naming a Beneficiary

As soon as you become a participant of the plan, you should name a beneficiary, someone who receives your account if you die before you receive the full value of your account. You may name any person or persons you wish and may change your designation at any time by submitting a new beneficiary form to the Fund Office. However, if you have been married for at least one year and you name a primary beneficiary other than your spouse, you must have written, notarized consent of your spouse to your beneficiary election.

Effective as of July 1, 2005, if you marry, remarry or divorce, your existing beneficiary designation becomes invalid and you must designate a new beneficiary.

If You Die Without a Beneficiary

If you die before you receive the full value of your account or before annuity payments begin and you did not designate a beneficiary before your death, or none of your designated beneficiaries survives you, your account will be paid in the following order:

- your spouse
- your children
- your parents
- your estate

Contributions to the Plan

Your employer contributes to your account at the rate established by the collective bargaining agreement you work under. Contributions are made for each hour of work you complete under an industry collective bargaining agreement. Your account grows tax-deferred while the funds stay in the plan. For more information on payment options, see page 9.

If you work in another jurisdiction, your account may also receive contributions made by your employer to another fund and transferred to the Trust Fund under a reciprocity agreement. Such contributions are established by the collective bargaining agreement in that jurisdiction

Only your employer can contribute on your behalf. However, you may be able to roll over contributions from another qualified retirement plan or an IRA. Contact the Fund Office for more information.

Military Service

The plan complies with the provisions of the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA). If you have qualifying military service and you return to work for your employer, you may be eligible for service credit and contributions that would have been made during your leave.

Making Your Investment Selection

You invest your employer's contribution among any of the funds listed on page 6 in 1% increments — with the total amount equaling 100%. If you do not make an election, your employer's contribution will be invested in the IBEW-NECA Stable Value Investment Fund for six months. If you still have not made an investment election, your future contributions will default to the RetirementReady portfolio that corresponds to your 62nd birthday. You make your investment election using the plan's toll-free number or website. Read on to find out how it's done.

For New Participants: As soon as your employer makes a contribution to the plan on your behalf, you will receive an investment kit and personal identification number (PIN) from Putnam. To direct the investment of your employer's contributions, call the plan's toll-free number from any touch-tone phone — 1-888-752-6555. You will be connected to an automated telephone system that walks you through your choices. Just follow directions for making your choices. You may also visit the plan website at www.ibenefitcenter.com.

For Current Participants: The plan is flexible. You can change how your existing plan funds balances (your account) are invested and how future contributions are to be invested by calling 1-888-752-6555 or going online a www.ibenefitcenter.com. Make sure you have your PIN available when you call or go online. If you do not know your PIN, call 1-888-752-6555 or click on the "Don't know your PIN?" section of the homepage on the website. You may request a PIN confirmation statement by using the plan's toll free number or website.

Investment Fund Choices

You choose how to invest the money in your account from among several investment options.

Your account grows or declines in value depending on the performance of the fund or funds you select. If you have any questions about how to use these funds to best meet your retirement objectives, refer to your investment selection kit or call your plan's customer service representative at 1-888-752-6555. An easy way to remember the number is 1-888-PLAN555. You may also visit the plan website at www.ibenefitcenter.com.

The Trustees may change the investment funds from time to time. These are the options you have as of January 1, 2006.

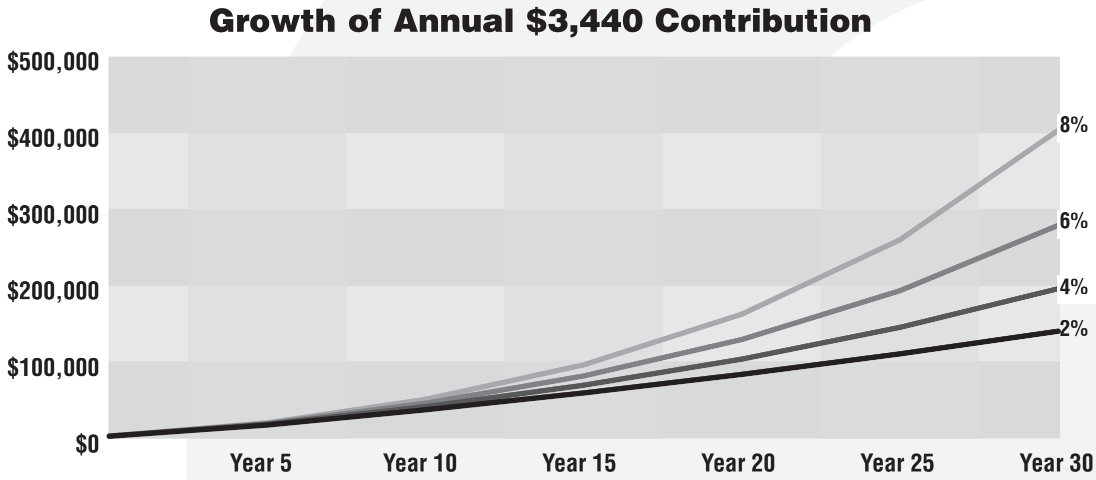
Investment Fund Choices	
Capital Preservation Investments • IBEW/NECA Stable Value Investment Fund **Income Investments** • Lehman Brothers Core Premier Bond Fund • Putnam Limited Duration Government Income Fund **Value Investments** • The George Putnam Fund of Boston • The Putnam Fund for Growth and Income **Blend Investments** • Pension Plan No. 5 S&P 500 Index Fund • Putnam International Equity Fund • EB Diversified Stock Fund **Growth Investments** • The Janus Fund • Laudus Rosenburg U.S. Discovery Fund	**Asset Allocation (ready-mixed) Investments** • Pension Plan No. 5 RetirementReady 2050 Portfolio • Pension Plan No. 5 RetirementReady 2045 Portfolio • Pension Plan No. 5 RetirementReady 2040 Portfolio • Pension Plan No. 5 RetirementReady 2035 Portfolio • Pension Plan No. 5 RetirementReady 2030 Portfolio • Pension Plan N0. 5 RetirementReady 2025 Portfolio • Pension Plan No. 5 RetirementReady 2020 Portfolio • Pension Plan No. 5 RetirementReady 2015 Portfolio • Pension Plan No. 5 RetirementReady 2010 Portfolio • Pension Plan No. 5 RetirementReady Maturity Portfolio

Your account is adjusted for investment earnings or losses on a daily basis. Investment income, net of administrative charges, includes interest, dividends and other earnings and also gains and losses in the market value of the investment funds you select. Earnings from your account are reinvested into your account.

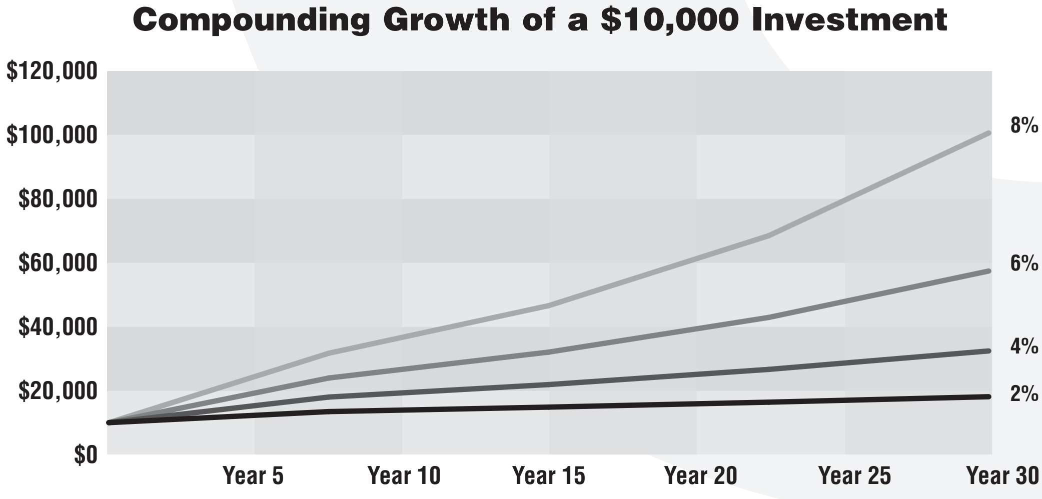
Diversify Your Savings

When choosing among the investment options in the plan, you should also consider how your personal savings outside the plan are invested. This can help you to determine how to invest the money in your Pension Plan No. 5 account.

The growth of your account depends on your contributed hours, the employer contribution rate and investment returns. For example, if your employer contributes $3,440 a year on your behalf and your account earns an average investment return of 2%, 4%, 6% or 8% a year, your account would grow as shown in the chart below:



The following chart shows how an investment of $10,000 would grow over 30 years at different rates of return. As you can see, even a small difference in the rate of return may make a big difference in your total account balance.



Administrative Expenses

The Fund Office currently charges a fee of $2.50 per month ($30 per year) per participant to defray its administrative expenses. The Fund Office's fees are paid annually from your account on June 30, or upon distribution of your account.

Pursuant to a Plan Expense Reimbursement Agreement between Putnam Investments and the Plan's Trustees, Putnam reduces the compensation it earns from the Plan by reimbursing certain expenses incurred by the Trustees for administering the Plan. These reimbursements directly benefit participants by reducing the annual administrative charges that would otherwise be charged.

Complying with Section 404(c)

Pension Plan No. 5 is intended to comply with the requirements of ERISA Section 404(c). Under these rules, you have control over your investment selections and the plan's fiduciaries may be relieved of liability for any losses that are the direct and necessary result of investment instructions given by you or your beneficiary. According to section 404(c) of ERISA, you may obtain the following information about the plan's available investment fund options:

- A description of the annual operating expenses of each investment fund option and how they affect the net investment return of that investment fund, and the aggregate amount of these expenses expressed as a percentage of average net assets of the investment fund,
- Copies of any prospectuses, financial statements, reports and other similar materials relating to the investment funds that have been provided to Pension Plan No. 5,
- A list of the assets that make up the portfolio of each investment fund and the value of each asset or the proportion of the investment fund which it comprises,
- With respect to fixed rate investment contract fund options, the name of the contract issuer and the term of the contract and rate of return on the contract,
- Information concerning the total value of shares or units in each of the investment fund options, as well as the past and current investment performance of each investment fund, determined net of expenses, and
- Information concerning the value of shares or units in the investment fund options in which your plan account is invested.

For any of the above information, please contact a customer service representative at 1-888-752-6555.

Your Account

Your Account Statement

The value of your account will change as your employer contributes to your account and based on the investment performance of your account. Four times a year, you will receive a statement of your account. Your statement will show:

- the market value of your balance at the beginning of the quarter,
- contributions made for you during the quarter,
- your share of investment income, including the net gain or loss in market value of your investment in each fund, net of administrative charges,
- any fund transfers you may have made, and
- the market value of your balance at the end of each quarter.

When Your Account Is Paid

You can receive your entire account balance by filing a completed application form with the Trustees after leaving industry employment if you:

- have reached age 55 with 10 years of eligibility service under a pension plan sponsored by the Trustees,
- are age 65,
- are receiving a Social Security disability benefit, or you have applied for a Social Security disability benefit and the trustees have determined you are unable to perform any work for an indefinite period because of a serious mental or physical impairment,
- have not performed industry employment for at least two years, or
- have not worked for a participating employer for at least two years but are working in the industry. In this case, your only payment option is a direct rollover. A direct rollover is a transfer of an eligible balance form one qualified plan to another, or to an individual retirement account (IRA).

You must start receiving payments by April 1 following the calendar year you reach age $70^1/_2$, even if you are still working.

For more information on requesting payment, see "Applying for Benefits" on page 12.

Vesting

Vesting refers to your right to a plan benefit. You are immediately 100% vested in your account balance (your accrued benefit) in Pension Plan No. 5.

How Your Account Is Paid

When it's time to receive your account, the plan provides you with several options. You may elect a payment form as described below. However, if you are married, your spouse must give written consent for you to elect the cash lump sum or the single life annuity form of payment.

Cash Lump Sum: You receive your full account balance in one cash payment. No further benefit is then payable.

Single Life Annuity: Your account pays you a monthly payment for as long as you live. After your death, no payments will be made to anyone else. If you are single, this is your normal form of payment.

50% Contingent Annuity: If you are married, you are eligible for this option. Your account pays you a monthly amount for your lifetime. After your death, your spouse will be paid 50% of your payment each month for the rest of his or her life. If you are married, this is your normal payment form. You will receive written information about the 50% Contingent Annuity between 30 and 90 days before the annuity payments are scheduled to begin. However, in certain situations, the annuity can begin sooner than 30 days after you receive this information.

You may elect a cash lump sum or a single life annuity if you have your spouse's consent. You must provide the Fund Office with your spouse's written consent within 90 days before payment may be made.

Paying Taxes

If you receive a cash lump sum, you should be aware that federal tax withholding equal to 20% of your account is deducted from the payment you receive from the plan. Your account balance is taxed as ordinary income in the year you receive it and, depending on your age and circumstances, may also be subject to a 10% federal tax penalty for early withdrawal.

You can defer taxes and avoid the 20% withholding and any applicable penalty by instructing the Trustees to roll over the eligible balance directly into another qualified plan or an individual retirement account (IRA).

Another option is for you to receive your account balance and then roll it over yourself into another qualified plan or IRA within 60 days. In this case, you defer taxes, but the 20% withholding is still deducted from the plan payment. As a result, only 80% of your account balance is available to be rolled over, and the remaining 20% would be taxable. To roll over an amount equal to 100% of your account balance and defer taxes on the full amount of your account balance, you will need to use other money to replace the 20% that was withheld.

To request payment of the balance in your account after your employment ends, call the Fund Office at (312) 782-5442.

Survivor Protection

If you die before plan payments begin and you are single or have been married for less than one year, your beneficiary will receive the full amount of your account. You may choose the form in which your account will be paid to your beneficiary (either a cash lump sum or a purchase of a single life annuity), or you may leave that choice to your beneficiary.

If you have been married for at least one year at the time of your death, but before your plan payments begin, your spouse will be paid in the form of a Qualified Preretirement Survivor Annuity (QPSA). The amount of the payment will be the actuarial equivalent of 50% of the balance in your account on the date of your death. Benefit payments will begin the first of the month following the month in which you die and will continue until your spouse dies.

You may designate either your spouse or a beneficiary other than your spouse to receive the remaining 50% balance in your account. If you do not elect a form of payment for your spouse or beneficiary, your spouse or beneficiary can elect that payment be made in the form of a Life Annuity or a lump sum payment. If your spouse or beneficiary does not elect a payment form within one year of your death, payment will be made in a lump sum.

Your spouse's written consent will be required if you:

- elect not to have the Qualified Preretirement Survivor Annuity, or
- designate a beneficiary other than your spouse to receive more than 50% of your account balance.

If you do not name a beneficiary (or your beneficiary does not survive you), or your beneficiary designation is invalid, your account (or the portion of your account that is not payable to your spouse in the form of a Qualified Preretirement Survivor Annuity) will be paid in the following order:

- your spouse
- your children
- your parents
- your estate

Applying for Benefits

To apply for your Pension Plan No. 5 benefits, you (or your beneficiary) may telephone or write to the Fund Office for benefit forms. You (or your beneficiary) must file an application with the Fund Office, who will then file your application with the Trustees. You (or your beneficiary) may be asked to supply evidence of age and any other additional information the Trustees consider necessary.

Depending on the payment form you choose, it may take up to 90 days before you can expect payment. It is your responsibility to furnish any information needed, including a current mailing address.

If Your Application for Benefits Is Denied

If an application is partially or wholly denied, you (or your beneficiary) will be notified within 90 days (45 days if the application is for a disability pension) from the time the application is received by the Trustees or within 180 days (75 days with one extension or 105 days with two extensions, if the application is for a disability pension) if the Trustees notify you before the end of the initial notification period that additional time is needed for processing the application. To help you refile your application the denial notice will give you:

- The specific reason for the denial;
- Reference to the specific plan provisions on which the determination is based;
- A description of any additional material or information necessary for you to perfect the claim and an explanation of why it's needed;
- A description of the plan's review procedures and time limits;
- A statement of your right to bring a civil action under Section 502(a) of ERISA following a denial of your claim on review;
- If your application is for a disability pension, your right to receive, upon your request, a copy of any internal rules, guidelines, protocols, or other similar criteria used as a basis for the denial; and
- If your application is for a disability pension, your right to receive, upon your request, an explanation of the scientific or clinical judgment that was used in applying the terms of the plan to your medical circumstances.

You or your beneficiary may request a review by the Trustees no later than 60 days after a notice of denial is received (180 days if the denied application is for a disability pension). This request must be in writing and specify that it is an appeal for a review of a denied application for benefits. In connection with this appeal, you, your beneficiary or a representative has the right to review pertinent documents and submit issues and comments in writing to the Trustees. You may request copies of all documents, records and other information relevant to your denied claim. If you are appealing a denial of an application for a disability pension, you may also request access to:

- any policy, statement or guidance concerning the denied treatment option or benefit for your diagnosis, regardless of whether it was relied on in the denial;
- the identity of medical or vocational experts whose advice was obtained on behalf of the plan in connection with the denial, regardless of whether the advice was relied on in the denial; and

- any voluntary appeals process available under the plan so that you can make an informed decision about whether to participate.

A written decision on appeal, including specific reasons and references to pertinent plan provisions, will be made within 60 days (45 days if your are appealing the denial of a disability pension) after the appeal is made, or within 120 days (90 days if you are appealing the denial of a disability pension) if special circumstances require additional time and the Trustees notify you that additional time is needed before the end of 60 days (45 days for a disability appeal). The Trustees' decision is final and binding.

Assignment of Benefits

Generally, your benefit may not be assigned, sold, transferred, garnished or pledged as collateral. Part or all of your benefit, however, may be allocated to an alternate payee (your spouse, ex-spouse, child, or other dependent) to satisfy a qualified domestic relations order (QDRO). A QDRO, issued by a state court, provides that a portion of your benefit be paid for support, maintenance or marital property rights.

Benefits payable to you will be paid in accordance with the payment provisions described on page 9. If specified in the QDRO, the alternative payee may receive an immediate payment. The alternate payee may also choose to have the benefit held in the plan until the later of:

60 days after the end of the plan year in which you reach age 65,

- 60 days after the end of the plan year in which you terminate employment, or
- April 1 following the calendar year in which you reach age $70^1/_2$ or would have reached age $70^1/_2$.

The QDRO must specify when the alternate payee's payments are to begin and the payment form. The payment forms available for an alternate payee are:

- a lump sum cash payment,
- installment payments, or
- a single life annuity.

The QDRO may state that on your death the alternate payee will be your named survivor for all or a portion of your benefit. The QDRO may provide that the alternate payee may specify a beneficiary who will receive the alternate payee's benefits if he or she dies before receiving payment.

You may obtain a copy of the plan's procedures governing QDRO determinations without charge from the Fund Office.

Plan Administration

The Electrical Contractors Association and Local Union 134, I.B.E.W. Joint Pension Trust of Chicago Pension Plan No. 5 (Pension Plan No. 5) described in this booklet is administered by the:

Board of Trustees of Electrical
Contractors' Association and Local
Union 134, I.B.E.W.
Joint Pension Trust of Chicago
221 North LaSalle Street, Suite 200
Chicago, Illinois 60601-1273

The benefit program is administered under provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code. All of your rights and benefits are solely governed, respectively, by the Joint Pension Trust and Pension Plan No. 5.

Sean P. Madix, located at 221 North LaSalle Street, Suite 200, Chicago, Illinois 60601-1273, is the agent for service of legal process concerning the plan. The telephone number is (312) 782-5442. Service may also be made on the Board of Trustees or an individual Trustee at the addresses listed on the next page.

The plan Trustees who authorize benefit payments have the authority to resolve questions concerning the plan and to make rules to implement the plan. The Trustees have discretion to interpret the plan's language to determine eligibility and plan benefits.

As of January 1, 2006, the Trustees are as follows:

Employer Trustees

Union Trustees

All questions and requests for information should be sent to the Trustees at the following address:

Attention: Plan Administrator

Electrical Contractors' Association and Local 134 I.B.E.W. Joint Pension Trust of Chicago Pension Plan No. 5

221 North LaSalle Street, Suite 200
Chicago, Illinois 60601-1273

Coverage for you under the plan is paid for by contributions of the participating employers to the Board of Trustees of Electrical Contractors' Association and Local Union 134, I.B.E.W. Joint Pension Trust of Chicago. The amount of the contribution is established by the collective bargaining agreements. Assets are held in trust by the Trustees and disbursed by them. Contributions are sent to the plan's custodian, Mercer Trust Company, for investment.

Plan administration and plan records are maintained on a fiscal year basis with the plan year ending on June 30.

The employer identification number for federal government purposes is EIN 51-6030753. The plan number is 005.

Future of the Plan

Although the Trustees intend to continue this plan indefinitely, the Trustees reserve the right to change or discontinue the plan at any time for any reason. Modifications or amendments may be made retroactively, if necessary, to qualify or maintain the benefits program in order to meet the requirements of the Internal Revenue Code or the Employee Retirement Income Security Act of 1974 (ERISA). No amendment will deprive you of any benefits to which you've earned the right, to the extent that those benefits are then funded. If the plan is terminated, your pension will be 100% vested.

Since this is a defined contribution plan, with benefits based on your actual account balance, your benefit is not guaranteed by the Pension Benefit Guaranty Corporation (PBGC). The PBGC is a federal agency that insures benefits based on a defined benefit formula.

Allocation of Fiduciary Responsibility

The Trustees have full power and discretionary authority to interpret and administer the plan. This includes, but is not limited to, discretionary authority to determine all questions relating to eligibility to participate in, be covered by, and receive a benefit under the plan. The Trustees may rely on administrative guidelines and precedents and seek advice from third party consultants. The Trustees may delegate authority, in whole or in part, in certain circumstances, subject to review by the Trustees under applicable procedures. Benefits will only be paid when the Board of Trustees, or persons delegated by them to make such decisions, decide, in their sole discretion, that the participant or beneficiary is entitled to benefits under the terms of the Plan.

Your Rights Under ERISA

As a plan participant, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as outlined in this section.

Receive Information About Your Plan and Benefits

ERISA provides that all plan participants are entitled to:

- Examine documents governing the plan (including any insurance contracts where applicable and collective bargaining agreements) and copies of all documents filed by the plan with the U.S. Department of Labor, such as annual reports (including Form 5500 series). You may review these documents without charge at the Plan Administrator's office during normal business hours. In addition, documents filed with the U.S. Department of Labor are available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain copies of plan documents and other plan information (including insurance contracts, collective bargaining agreements, Form 5500 series, and an updated Summary Plan Description) upon written request to the Plan Administrator. The Plan Administrator may charge a reasonable fee for copying the documents.
- Receive a summary of the plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this report.
- Obtain a statement telling you the amount of benefit to which you are entitled. The statement must be requested in writing and is not required to be given more than once a year. The Plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon people who are responsible for the operation of the plan. The people who operate the plan are called "fiduciaries" of the plan and have a duty to do so prudently and in the best 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 retirement benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a 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 Administrator 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 Administrator.

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, 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 the costs and fees, for example, if it finds your claim is frivolous.

Assistance With Your Questions

If you have any questions about the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest office of the Employee Benefits Security Administration (EBSA), U.S. Department of Labor, listed in your telephone directory, or the:

Division of Technical Assistance and
Inquiries, Employee Benefits Security
Administration (EBSA),
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210

EBSA's regional office is located at 200 West Adams, Suite 1600, Chicago, IL 60606, and its telephone number is (312) 353-0900.

You may also obtain certain publications about your rights and responsibilities under ERISA by contacting the Employee Benefits Security Administration as follows:

- By calling (866) 444-3272;
- Sending electronic inquires to www.askebsa.dol.gov; or
- Visiting the web site of EBSA at www.dol.gov/ebsa.

Notes:

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