IBEW PENSION PLAN
Summary Plan Description

Revised January 2012
TRUST FOR THE
INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS®,
PENSION BENEFIT FUND
900 Seventh Street, NW • Washington, DC 20001 • 202.833.7000

Edwin D. Hill
Trustee

Sam J. Chilia
Trustee

August 1, 2012

To: All “A” Members of the IBEW

In September 2011, the delegates of the 38th IBEW International Convention approved changes to the IBEW Pension Benefit Fund (PBF). This Summary Plan Description for the PBF outlines the benefits which will be provided for those who retire, become disabled, are approved for a vested pension, or are eligible for a death benefit from the PBF. The monthly PBF contribution rates will be $15.00 effective January 1, 2013 and $16.00 effective January 1, 2015. These increases will permit the PBF to continue its mission of providing pension and death benefits to IBEW members and their named beneficiaries.

We urge you to familiarize yourself with the provisions of our pension plan and to retain a copy of this Summary Plan Description with your records. The International Office is available to assist you with any questions regarding your PBF benefits. Please address inquiries to the IBEW Pension & Death Claims Department, 900 Seventh Street, N.W., Washington, DC 20001, or e-mail the department directly at pension@ibew.org. Please include your full name, local union and card number with all inquiries.

Fraternally yours,

Edwin D. Hill
International President

Salvatore (Sam) J. Chilia
International Secretary-Treasurer

Form 972
The International Brotherhood of Electrical Workers is the sponsor of the IBEW Pension Benefit Fund (IBEW PBF), established in the IBEW Constitution. The IBEW is located at 900 Seventh Street, NW, Washington, D.C. 20001. The Employer Identification Number of the IBEW is 530088380. The plan number assigned by the IBEW to the IBEW PBF is 001. June 30 is the end of the Plan’s fiscal year for the purposes of maintaining the Plan’s fiscal records. The IBEW PBF is a defined benefit.

The Plan Administrator is the International Secretary-Treasurer (I.S.T.) of the IBEW, currently Salvatore (Sam) J. Chilia, who can be reached by mail at 900 Seventh Street, NW, Washington, D.C. 20001, or by telephone at (202) 833-7000. Should you have some legal process to serve, the agent for service of legal process is Salvatore (Sam) J. Chilia, the Plan Administrator. The Plan trustees, identified later, may also be served, as well as the attorneys at Potts-Dupre, Difede & Hawkins, located at 900 Seventh Street, NW, Suite 1020, Washington, D.C. 20001.

Active “A” membership in the IBEW is required for participation in the Plan. Any member of the IBEW may elect “A” membership by agreeing to pay the appropriate per capita dues and payments to the IBEW PBF. The IBEW Constitution provides that, effective January 1, 2012 each “A” member shall pay $29.00 per month, broken down as follows: $15.00 into the General Fund $14.00 into the Pension Benefit Fund

As noted above, the $14.00 payment required by the IBEW Constitution is the source of contributions to the IBEW PBF. The delegates at the 38th International Convention of the IBEW approved increases in payments to the IBEW PBF as follows:

- $15.00 on January 1, 2013
- $16.00 on January 1, 2015

In addition, they approved increases to the per capita dues payable to the IBEW General Fund as follows:

- $ 17.00 on January 1, 2014
- $ 18.00 on January 1, 2016 if needed

In addition to the above payments, the IBEW Constitution requires that each “A” member shall pay two dollars ($2.00) upon joining the IBEW to the IBEW PBF.

The kinds of benefits payable by the Plan, the basic requirements for eligibility and conditions relating to ineligibility under the Plan are summarized below:

Benefits of “A” members in active participation on or after January 1, 2007.

1. Normal Pension. An “A” member of the IBEW in continuous good standing with five (5) or more years immediately preceding his application, who has attained the age of sixty-five (65) years, shall receive pension benefits computed on the basis of four dollars and fifty cents ($4.50) per month for each full year of such continuous “A” membership. If a member’s benefit will be $30.00 or less, the member shall receive a one-time lump sum payment that will be the actuarial equivalent of the benefit otherwise payable.

2. Optional Early Retirement Pension. An “A” member of the IBEW in continuous good standing with twenty (20) or more years immediately preceding his application, who has attained the age of sixty-two (62) years, may elect to receive reduced pension benefits as long as he lives, computed on the basis of four dollars and fifty cents ($4.50) per month for each full year of such continuous “A” membership, reduced by six and two-thirds percent (6 2/3%) for each year or part thereof the said “A” member was under the age of sixty-five (65) at the date of his retirement. The election of this option must be made on a form prescribed by the I.S.T. and will become effective on the date he is placed on pension. The election of this option shall be irrevocable. If a member’s benefit will be $30.00 or less, the rules set forth in Section 1 shall apply.

3. Disability Pension. An “A” member of the IBEW who is totally disabled on or after January 1, 2007 and who has continuous good standing of twenty (20) or more years immediately preceding his application shall receive disability pension benefits, computed on the basis of four dollars and fifty cents ($4.50) per month for each full year of such continuous “A” membership. If a member was totally disabled prior to or on December 31, 2006, the member’s benefits will be based on rates that were in effect at the time of the disability. For members who return to work for a period of time and whose disability subsequently recommences, if the International Executive Council (I.E.C.) determines that total disability has recommenced within a period less than nine (9) months after the end of the prior period of disability, the disability pensioner need not reapply for benefits, but may resume disability retirement upon written notice to the I.S.T. However, if the period of time is more than nine (9) months after the end of the prior period of disability, the member who seeks reinstatement to total disability pension benefits shall submit an application in accordance with the disability procedures below. For purposes of the Disability Pension, the Optional Spouse’s Benefit, discussed immediately below, shall be paid to the surviving spouse only if the “A” member was receiving the Disability Pension at the time of his death or within the nine (9) months after the end of a prior period of disability.

Optional Spouse’s Benefit. Each “A” member retired under a normal, early, or disability pension may, in lieu of the payment of pension as outlined above, elect to receive a reduced pension as long as he lives, with the provision that after his death one-half (1/2) of such reduced pension shall continue to be paid to his spouse thereafter as long as such spouse survives him. The amount of such reduced...
pension payable under this election shall be actuarially equivalent to the pension otherwise payable. This election is effective on the date the member is placed on pension and shall be irrevocable, except in the event the member and the member’s spouse are subsequently divorced or in the event the member’s spouse subsequently predeceases the member, in which case the benefit payable to the member shall be recalculated and shall be equal to the unreduced benefit that would have been provided under a normal, early retirement or disability pension, as the case may be. This recalculated benefit shall commence as of the last day of the month next following either the date of the divorce or the death of the spouse. If the spouse’s benefit will be $30.00 or less, the rules set forth in Section 1 shall apply.

4. Vested Pension. An “A” member who has completed twenty (20) or more years of “A” membership in continuous good standing and who ceases being engaged in the electrical industry prior to the attainment of age sixty-five (65) shall, if an application is filed and approved after December 31, 2006, obtain a vested right to pension benefits, but not disability pension benefits or death benefits. This vested right will entitle him to receive, commencing at age sixty-five (65), pension benefits computed on the basis of four dollars and fifty cents ($4.50) per month for each full year of such continuous “A” membership, less four dollars and fifty cents ($4.50) per month for each year or part thereof of said “A” member who was under the age of sixty-five (65) at the date his application was received. The applicant for vested pension rights must maintain his continuous good standing as an “A” member until the date of approval of his application by the I.E.C., and shall, in the event of such approval, receive a full refund of I.O. dues from the month following receipt of his application. The period following the receipt of such application shall not be counted in computing the amount of vested pension rights. If a vested pensioner’s benefit will be $30.00 or less, the rules set forth in Section 1 shall apply.

It should be emphasized that twenty (20) or more years of continuous good standing, alone, does not secure a vested pension. The conditions on ceasing to be engaged in the electrical industry and making a timely (i.e., while still enjoying continuous good standing) application must be satisfied. For example, a person with twenty (20) or more years of continuous good standing who works in the electrical industry without maintaining membership loses any claim to a vested benefit. Likewise, a person with twenty (20) or more years of continuous good standing who resigns, is properly expelled from the union, or is automatically dropped from membership for a failure to stay current with dues and/or assessments, forfeits all claim to a vested benefit.

5. Death Benefits. Upon the death of an “A” member on or after September 10, 2001, a death benefit shall be payable as follows:

(a) Benefit Level. Upon the death, on or after January 1, 2007, of a non-retired “A” member who then has at least six (6) months continuous and active good standing, the beneficiary to receive the death benefits payable under this paragraph shall be paid the sum of six thousand two hundred fifty dollars ($6,250.00) if the said “A” member died from natural causes, or the sum of twelve thousand five hundred dollars ($12,500.00) if the said “A” member died by accidental means. However, no death benefit shall be payable upon the death of a non-retired “A” member if such member was more than two (2) months in arrears in dues payments, unless it can be demonstrated that the arrearage was not the fault of the member, in which case the death benefit shall be reduced by the amount of the arrearage. Upon the death from either natural causes or accidental means of an “A” member on or after January 1, 2007, who is retired under a normal, early retirement, or disability pension, the beneficiary to receive the death benefits shall be paid a sum computed by subtracting from six thousand two hundred fifty dollars ($6,250.00) all pension benefits paid by the IBEW PBF to the retired member. However, in no event shall the amount of the death benefit due as a result of the death of an “A” member retired under a normal, early retirement, or disability pension, be less than three thousand dollars ($3,000.00), except as provided in section (c) below. All death benefits payable under this provision are payable without interest.

(b) Beneficiaries. Upon the failure of any member to name an original beneficiary, or to name a new beneficiary after the death or inability to take of one previously named, the death benefit shall be payable to the following individual(s) in the indicated order of priority: 1) member’s spouse; 2) member’s children; 3) member’s parents; and 4) member’s estate. Every “A” member shall have the right to name the person or persons, including the member’s estate, who are to be the member’s beneficiary or beneficiaries under the death benefit provisions of the IBEW PBF. Every member shall have the privilege of changing beneficiaries. If the beneficiary entitled to the death benefit (either the beneficiary named by the “A” member or the individual(s) in the indicated order of priority stated above) cannot be located or does not file a claim for the death benefit within ninety (90) days after the date of death, the death benefit may be paid to a contingent beneficiary or in the indicated order of priority stated above. If no valid claim is filed, no appropriate beneficiary can be located, and the member has no estate to which the benefit can be paid, the death benefit shall revert to the IBEW PBF on the second year anniversary of the member’s death and no benefit will be paid subsequent to the reversion.

(c) Set Off of Death Benefit. If the IBEW PBF has sent pension checks payable to the deceased member after the member’s death as a result of a failure to notify the Fund of the death of the member, and the recipient of those pension checks has not returned them to the Fund, but retained the pension money, the Fund may set off from the death benefit, and refuse to pay to any beneficiary, the amount equal to the total amount of the pension overpayment. If the overpayment is less than the amount of the death benefit, the amount of the overpayment is subtracted from the amount of the death benefit payable, and the deceased member’s beneficiary will receive the difference. If the overpayment is greater than the amount of the death benefit payable, the death benefit payable is subtracted from the amount of the overpayment due and the Fund is fully authorized to recover whatever additional amounts are owed.

Benefits of “A” members who have retired, become disabled, were approved for a vested pension and/or died on or before December 31, 2006: The pension benefits of an “A” member of the IBEW who retired from the electrical industry and was placed on the pension rolls on or before December 31, 2006, shall be governed by
the rules in effect as of the date he was placed on the pension rolls. The disability benefits of an “A” member who became disabled on or before December 31, 2006, shall be governed by the rules in effect at the time of the disability. The vested pension of an “A” member who was approved for a vested pension on or before December 31, 2006, shall be governed by the rules in effect on the date he was approved for a vested pension. The death benefits of an “A” member of the IBEW, who has died on or before December 31, 2006, shall be governed by the rules in effect as of the date of his death.

Benefits can be waived or lost under certain circumstances. Any member who desires to waive any portion of his pension, either monthly or yearly, may do so by notifying the I.S.T. Any portion of the pension so waived will not be returned to the pensioner at a later date. Further, any member who transfers from “A” membership status to “BA” membership status or who is dropped from membership after six (6) months’ delinquency in dues payments or who has accepted honorary withdrawal card status shall not be considered in good standing for purposes of determining eligibility for or in computing benefits.

It is a condition for admission to pension benefits, including vested pension right and the continuation thereof, that the member shall not perform any work of any kind coming under the IBEW’s jurisdiction either for compensation or gratis for anyone, except that a member may work as an instructor in an IBEW recognized apprenticeship program, or as an electrical inspector for a governmental authority where electrical inspectors are not covered by an approved IBEW collective bargaining agreement.

An IBEW retiree shall be permitted to attend L.U.’s meetings and, with the L.U.’s approval, have a voice at such meetings, but shall not have a vote. He shall observe his obligation of membership and show due obedience to IBEW laws and the bylaws of its L.U.s. No member, pensioner or beneficiary shall have the right to assign, transfer, sell, mortgage, encumber or pledge any pension or death benefits. Any such action shall be void and of no effect whatsoever. So that such benefits shall not in any way be subject to any legal process, execution, attachment or garnishment or be used for the payment of any claim against any member, pensioner, or beneficiary, or be subject to the jurisdiction of any bankruptcy court or insolvency proceedings by operation of law or otherwise, the I.E.C. shall have the right to postpone any payment under this Plan to a pensioner or beneficiary. Any member violating any of the provisions of the IBEW Constitution’s Articles describing the Plan, or any member aiding or abetting a member to do so, after investigation by the I.E.C. and being found guilty, may be permanently barred from ever participating in these benefits, and may be suspended, expelled, or assessed as the I.E.C. may decide.

Years of membership for the purposes of determining the years of service for eligibility for a benefit are determined by IBEW records of dues payment. Credit for a year of service is given only for full years. Moreover, the period of membership used in determining eligibility or in computing benefits shall include only consecutive years of “A” membership in good standing in the IBEW at the time an application is requested, except that years of membership when on pension or disability shall not be counted.

1. Applications for all pension benefits are online at www.ibew.org or available at the local union office.

2. Participating withdrawal card members will exchange their applications directly with the I.O.

3. Upon receipt of the member’s correctly completed application, the Financial Secretary of the local union shall report on it at the local union meeting and shall then forward the properly signed and sealed application to the I.S.T.

4. The I.S.T. shall review and make determinations upon all such applications. Those that appear to be in order shall be placed on the pension benefit roll. The I.S.T. shall report his action on each application to the I.E.C. at its next meeting.

5. Any member, on being notified that he is entitled to such benefits or rights shall pay his per capita tax for the current month in his local union. These members will be placed on the pension roll the first of the month following favorable action by the I.S.T. or the I.E.C. and after they have paid their dues in full to their local unions.

6. Pension Benefits other than Disability

(a) If the I.S.T. determines that an individual who has claimed a right to receive benefits under the Plan is not entitled to receive all or any part of the benefits claimed, the I.S.T. will inform the claimant of the determination in writing and explain the reasons in layman’s terms with specific references to pertinent Plan provisions on which the determination is based. The determination notice will also include a description of any additional material or information necessary for the claimant to perfect the claim and an explanation of why such material or information is necessary. Finally, the notice will provide a description of the Plan’s review procedures and the time limits applicable to such procedures, including a statement of the claimant’s right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination. The I.S.T. will notify the claimant of his initial determination within ninety (90) days after receipt of the fully filled out claim by the I.S.T., unless special circumstances require an extension of time for processing the claim, in which case the I.S.T. will notify the claimant, in writing, of such special circumstances and will act within one hundred eighty (180) days after receipt. If an extension of time is required, an extension notice will be sent to the claimant. The extension notice shall indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the benefit determination.

(b) The appeal procedure is as follows: The claimant, or a designated representative, may within sixty (60) days after receipt of the notification of the I.S.T.’s denial, submit to the I.E.C. a written request for review. At that time, the claimant, or the designated representative, will be given the opportunity to submit written comments, documents, records and other information relating to the claim for benefits. The claimant will also be provided, upon request and free of charge, reasonable access to and copies of all documents, records, and other information relevant to the claimant’s claim for benefits. The I.S.T. will furnish all records and data on these applications to the I.E.C.
The decision on appeal will be made at the I.E.C.'s next regularly scheduled meeting. If the next regularly scheduled meeting is within thirty (30) days receipt of the request for review, the decision may be made at the second regularly scheduled meeting of the I.E.C. following the receipt of the request for review. If special circumstances require a further extension of time, a benefit determination shall be rendered not later than the third regularly scheduled meeting of the I.E.C. If such extension of time is required, the I.E.C. will provide the claimant with written notice of the extension, describing the special circumstances and the date as of which the determination will be made. The I.E.C. will render its final decision in writing within five (5) days of the determination. If there is an adverse benefit determination on review, the I.E.C. shall provide the reasons and reference the Plan's provisions on which the adverse benefit determination is based. In such event, the claimant is also entitled to receive, upon request and free of charge, reasonable access to and copies of all documents, records, and other information relevant to the claimant's claim for benefits, and will be notified that he has the right to bring a civil action under ERISA Section 502(a).

Applications for death benefits shall be made in accordance with the following procedure:

Upon the death of a member eligible for the death benefit, those claiming death benefits shall present to the L.U. a copy of an official death certificate or a certificate of facts concerning the death from a reputable physician or proper authorities located in the city or town where such death occurred or nearest to it, and it shall then be forwarded by the L.U. Financial Secretary to the I.S.T. with all papers required. If a claim by the beneficiary is not received by the I.S.T. within 90 days following the date of the member's death, the death benefit may be paid to the next eligible beneficiary. In case of application for accidental death benefits, the I.S.T. may require such additional information in support of the claim as may be deemed necessary and the I.S.T. shall have the authority to render a final determination on a claim for death benefits.

Procedures for members who return to the electrical industry after commencing receiving pensions shall be as follows:

If a member on pension returns to work in the electrical industry, other than as an instructor or Electrical Inspector as discussed in Section 6(d) of the IBEW Constitution, the member must resume payment of dues and, through his L.U., notify the I.S.T. to cease paying the monthly pension benefit. If a member fails to pay dues or notify the I.S.T. upon resumption of such employment and a written and signed
allegation has been submitted to the IBEW that the retired member has returned to such employment, the following procedure shall apply:

1. Upon receipt of the written and signed allegation, the International President (I.P.) will send a letter to the International Vice President (IVP) asking for an International Representative (I.R.) to conduct an investigation and hearing. The I.R. should complete the investigation and hearing as soon as possible and send his report to the I.E.C., with a copy to the I.P. and I.S.T. through case flow;

2. The I.E.C. will decide whether to suspend payments or not at the next scheduled I.E.C. meeting; and

3. A letter shall be sent to the member informing him of the I.E.C.’s decision. If the decision is to suspend benefit payments or take any other action, the I.E.C. will inform the member of such final and binding action.

Notwithstanding the above, at any point where it is apparent to the I.S.T. that the member is working in prohibited employment, the I.S.T. may immediately suspend the member’s benefit payments and inform the member that he has a right to appeal to the I.E.C. For example, if the I.S.T. learns that a member has returned to National Electrical Benefit Fund covered employment while still receiving an IBEW PBF benefit, the member’s benefit payments may be immediately suspended, with a right to appeal to the I.E.C. If the suspension occurs before an investigation and hearing, the member will be entitled to request an investigation and hearing as part of his appeal. If the suspension occurs after an investigation and hearing, the member may file a written appeal to the I.E.C.

The IBEW PBF is a union dues financed plan covering “A” members of the Brotherhood. The assets of the Plan are held by the Trust for the IBEW PBF. The trustees of the Plan are the International President, International Secretary-Treasurer, and members of the International Executive Council of the IBEW. Their current names and addresses are as follows:

**Edwin D. Hill**
900 Seventh Street, N.W.
Washington, D.C. 20001

**Salvatore (Sam) J. Chilia**
900 Seventh Street, N.W.
Washington, D.C. 20001

**Robert W. Pierson**
c/o IBEW Local Union 9
High Point Plaza Office Ctr.
4415 W. Harrison St., #330
Hillside, IL 60162

**Joseph P. Calabro**
c/o IBEW Local Union 1158
1149 Bloomfield Avenue
Clifton, NJ 07012

**Myles J. Calvey**
c/o IBEW Local Union 2222
1137 Washington Street
Suite 2
Dorchester, MA 02124

**John R. Clarke**
c/o IBEW Local Union 141
82 Burkham Court
Wheeling, WV 26003

**William W. Riley**
c/o IBEW Local Union 349
1657 NW Seventeenth Avenue
Miami, FL 33125

**Michael D. Walter**
c/o IBEW Local Union 1439
2121-59th street
St. Louis, MO 63110

**Joe P. Smith**
c/o IBEW Local Union 1141
1700 SE Fifteenth Street
Oklahoma City OK 73129

**Patrick Lavin**
c/o IBEW Local Union 47
600 N. Diamond Bar Blvd.
Diamond Bar, CA 91765

**Solomon Furer**
c/o IBEW Local Union 773
4050 North Service Road, East
Windsor, ON N8W 5X2

The I.E.C. is granted discretionary authority to define the terms used in Article XI of the Constitution and to make final and binding interpretations of the constitutional provisions and the Plan documents. The I.E.C. is also granted discretionary authority to determine eligibility for benefits. The decisions of the I.E.C. shall be final and binding on all questions arising under the Constitution or the Plan documents, including cases of eligibility for and computation of the amount of benefits, except that the authority to require additional information in support of a death benefit determination and to render the final determination is delegated to the International Secretary-Treasurer. No benefits are authorized other than those expressly stated in the IBEW Constitution and the Plan documents.

Members on participating withdrawal cards who have maintained their continuous good standing in the IBEW and who make application for pension benefits shall be governed and their applications handled in the same manner as active members of L.U.s, except that notice of application shall be given to the L.U. that issued the withdrawal card to the member. Members on honorary withdrawal card status shall not be entitled to a pension or death benefit under Article XI of the IBEW Constitution.

The IBEW PBF is regulated, in certain respects, by ERISA. Basically, the Plan is subject to the reporting and disclosure, the fiduciary, and the administration and enforcement provisions of ERISA (ERISA Title I, Parts 1, 4, and 5). The Plan is not covered by the insurance protection of the Pension Benefit Guaranty Corporation created by ERISA. This is because ERISA contains an exemption from the insurance provision of the law (ERISA Title IV) for plans to which there are no employer contributions. Thus, plans funded by union dues are not covered. In addition, ERISA contains exemptions from the participation, vesting and funding requirements (ERISA Title I, Parts 2 and 3) for union dues financed plans.

In particular, as a participant in the Plan you are entitled to certain rights and protections under the ERISA. ERISA provides that all Plan participants shall be entitled to:

**Receive Information About Your Plan and Benefits**

Examine, without charge, at the plan administrator’s office and at other specified locations, such as union halls, all documents governing the Plan, including the IBEW Constitution, the Summary Plan Description, the Rules and Regulations, and the Questions and Answers adopted by the I.E.C., and a copy of the latest annual report (Form 5500 Series) filed.
by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the plan administrator, copies of documents governing the operation of the Plan, copies of the latest annual report (Form 5500 Series), and updated summary Plan description. The administrator may make a reasonable charge for the copies.

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 summary annual report.

Obtain a statement telling you whether you have a right to receive a pension at normal retirement age (age 65), assuming you maintain good standing; and if so, what your benefits would be at normal retirement age if you cease membership now and apply for and are approved for a vested pension. If you do not have a right to a pension, the statement must be requested in writing and is not required to be given more than once every twelve (12) months. The plan must provide the statement free of charge.

Participants and beneficiaries can obtain, without charge, a copy of procedures governing qualified domestic relations order (QDRO) determinations.

Prudent Actions by Plan Fiduciaries
In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you, force you to drop your “A” membership, or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Enforce Your Rights
If your claim for a pension 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 thirty (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 one hundred and ten dollars ($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 a 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 these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions
If you have any questions about your Plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefit Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefit Security Administration.

Please note that this summary plan description is not a legal document to be relied upon as a source of rights or benefits. It is designed only to give notice and serve as an information device. The statements with legal significance concerning the IBEW PBF are the IBEW Constitution and the appropriate Rules and Regulations for the Plan adopted by the I.E.C.