

## NOTICE

The Employee Retirement Income Security Act of 1974 provides that all pension plans should make available to their participants and beneficiaries a Summary Plan Description written in language calculated to be understood by the average participant or beneficiary. The International Brotherhood of Electrical Workers Pension Benefit Fund Summary Plan Description follows:

### **SUMMARY PLAN DESCRIPTION FOR THE IBEW PENSION BENEFIT FUND**

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, DC 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 plan.

The Plan Administrator is the International Secretary-Treasurer (I.S.T.) of the IBEW, currently Jon F. Walters, who can be reached by mail at 900 Seventh Street, NW, Washington, DC 20001, or by telephone at (202) 833-7000. Should you have some legal process to serve, the agent for service of legal process is Jon F. Walters, 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, DC 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, 2007, each "A" member shall pay \$23.00 per month, broken down as follows:

\$11.00 into the General Fund  
\$12.00 into the Pension Benefit Fund

As noted above, the \$12.00 payment required by the IBEW Constitution is the source of contributions to the IBEW PBF. The delegates at the 37<sup>th</sup> International Convention of the IBEW approved increases in payments to the IBEW PBF as follows:

\$13.00 on January 1, 2008  
\$14.00 on January 1, 2010

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

\$ 12.00 on January 1, 2009

\$13.00 on January 1, 2011

In addition to the above payments, the IBEW Constitution requires that each "A" member shall pay \$2.00 to the IBEW PBF upon joining the IBEW.

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 or more years immediately preceding his or her application, who has attained the age of 65 years, shall receive pension benefits computed on the basis of \$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 20 or more years immediately preceding his or her application, who has attained the age of 62 years, may elect to receive reduced pension benefits as long as he or she lives, computed on the basis of \$4.50 per month for each full year of such continuous "A" membership, reduced by  $6\frac{2}{3}\%$  for each year or part thereof the said "A" member was under the age of 65 at the date of his or her 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 or she 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 20 or more years immediately preceding his or her application shall receive disability pension benefits, computed on the basis of \$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 (IEC) determines that total disability has recommenced within a period less than nine 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 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 or her death or within the nine 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 or she lives, with the provision that after his or her death one-half of such reduced pension shall continue to be paid to his or her spouse thereafter as long as such spouse survives him or her. 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 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 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 or her to receive, commencing at age 65, pension benefits computed on the basis of \$4.50 per month for each full year of such continuous "A" membership, less \$4.50 per month for each year or part thereof the said "A" member was under the age of 65 at the date his or her application was received. The applicant for vested pension rights must maintain his or her continuous good standing as an "A" member until the date of approval of his or her application by the IEC, and shall, in the event of such approval, receive a full refund of I.O. dues from the month following receipt of his or her 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 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 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 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 nonretired "A" member who then has at least six months continuous and active good standing, the beneficiary to receive the death benefits payable under this paragraph shall be paid the sum of \$6,250.00 if the

said "A" member died from natural causes, or the sum of \$12,500.00 if the said "A" member died by accidental means. However, no death benefit shall be payable upon the death of a nonretired "A" member if such member was more than two 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 \$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 \$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 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 or she 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 or she 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 or her death.

Benefits can be waived or lost under certain circumstances. Any member who desires to waive any portion of his or her 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 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 LU meetings and, with the LU's approval, have a voice at such meetings, but shall not have a vote. He or she shall observe his or her obligation of membership and show due obedience to IBEW laws and the bylaws of its LUs. 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 IEC 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 IEC and being found guilty, may be permanently barred from ever participating in these benefits, and may be suspended, expelled, or assessed as the IEC 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.

Applications for pension benefits, other than disability pension benefits, shall be made in accordance with the following procedure:

1. A written request for a pension application must be sent to the I.S.T. either by the member or his or her local union. The request should include the name, local union number, card number, date of birth, and the type of pension benefit sought.

2. For all such requests that meet the appropriate age and membership requirements, an application will be transmitted to the member's local union Financial Secretary who will present the application to the prospective retiree for completion. 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 the I.S.T.'s action on each application to the IEC at its next meeting.

5. Any member, on being notified that he or she is entitled to such benefits or rights, shall pay his or her per capita tax for the current month in his or her 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 IEC and after they have paid their dues in full to their local unions.

6. 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 the I.S.T.'s initial determination within 90 days after receipt by the I.S.T. of the fully filled-out claim, 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 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.

The appeal procedure is as follows: The claimant, or a designated representative, may within 60 days after receipt of the notification of the I.S.T.'s denial, submit to the IEC 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 IEC.

The decision on appeal will be made at the IEC's next regularly scheduled meeting. If the next regularly scheduled meeting is within 30 days receipt of the request for review, the decision may be made at the second regularly scheduled meeting of the IEC 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 IEC. If such extension of time is required, the IEC 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 IEC will render its final decision in writing within five days of the determination. If there is an adverse benefit determination on review, the IEC 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 or she has the right to bring a civil action under ERISA Section 502(a).

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

1. A written request for a pension application must be sent to the I.S.T. either by the member or his or her local union. The request should include the name, local union number, card number, date of birth, and the type of pension benefit sought.

2. For all such requests that meet the membership requirements, an application will be transmitted to the member's local union Financial Secretary who will present the application to the prospective disabled member for completion. 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 the I.S.T.'s action on each application to the IEC at its next meeting.

5. Any member, on being notified that he or she is entitled to such benefits or rights, shall pay his or her per capita tax for the current month in his or her 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 IEC and after they have paid their dues in full to their local unions.

6. The I.S.T. will notify the claimant of the I.S.T.'s determination of the initial claim within 45 days after receipt by the I.S.T. of the fully filled-out claim, unless the I.S.T. determines that an extension is necessary due to matters beyond the I.S.T.'s control and notifies the claimant, within the original 45-day period, that the I.S.T. will require an additional 30 days and will act within 75 days after receipt of the claim. The determination period may be re-extended for a further 30 days, if circumstances arise, for a possible determination period of 105 days.

If extensions are required, extension notice(s) will be sent to the claimant. The extension notice shall explain the standards on which entitlement to a benefit is based, the unresolved issues that prevent a decision on the claim, and the additional information needed to resolve those issues. If further information is required from the claimant, the claimant shall be afforded at least 45 days within which to provide the specified information.

If an adverse benefit determination is made, a written determination notice will be sent and will explain, in layman's terms, the reasons for the determination, 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 appeal procedure is as follows: 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 claimant, or a designated representative may, within 180 days after receipt of the I.S.T.'s denial, submit to the IEC a written request for review. At that time, the claimant 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 IEC will notify a claimant of the benefit determination on review within 45 days of receipt of the claimant's request for review by the Plan, unless the IEC determines that special circumstances require an extension of time for processing the claim. In no event shall such extension of time exceed a period of 45 days from the end of the initial period. If the IEC determines that an extension of time for processing is required, written notice of the extension shall be furnished to the claimant prior to the end of the initial 45-day period. The extension notice shall indicate the special circumstances requiring an extension of time and the date by which the plan expects to render the determination on review. If there is an adverse benefit determination on review, the IEC 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 or she has the right to bring a civil action under ERISA Section 502(a).

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, DC 20001
Jon F. Walters	900 Seventh Street, N.W. Washington, DC 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
Salvatore J. Chilia	c/o IBEW Local Union 38 1590 E. 23 <sup>rd</sup> Street Cleveland, OH 44114
Jackie E. Goodwin	c/o IBEW Local Union 136 845 Gadsden Highway Birmingham, AL 35235
Stephen Schoemehl	c/o IBEW Local Union 1 5850 Elizabeth Avenue St. Louis, MO 63110

Gregory A. Lucero	c/o IBEW Local Union 66 4345 Allen Genoa Road Pasadena, TX 77504
Patrick Lavin	c/o IBEW Local Union 47 600 N. Diamond Bar Blvd. Diamond Bar, CA 91765
Rick Dowling	c/o IBEW Local Union 213 4220 Norland Avenue Burnaby, BC, Canada V5G 3X2

The IEC 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 IEC is also granted discretionary authority to determine eligibility for benefits. The decisions of the IEC 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 LUs, except that notice of application shall be given to the LU 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 IEC, 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 will tell you how many more years of membership you need to obtain a right to a pension. This statement must be requested in writing and is not required to be given more than once every 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 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 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 Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits 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 IEC.