

or if an Employer terminates its participation in the Fund with respect to a class of employees, the Trustees are empowered to reduce or cancel that part of any pension for which a person was made eligible because of employment in such bargaining unit or class of employees prior to the time contributions to the Fund commenced with respect to that unit or class of employees.

PLAN INFORMATION

1. **Type of Administration of the Plan.**

The Plan is administered and maintained by the joint Board of Trustees. The Board of Trustees are governed by the Trust Agreement established and maintained in accordance with Collective Bargaining Agreements.

2. **Board of Trustees' identification number.**

The Employer Identification Number (EIN) issued to the Pension Fund is: 06-0738583

3. **The name and address of the Pension Plan.**

Connecticut Carpenters Pension Plan
10 Broadway
Hamden, Connecticut 06518-2699

The Plan number assigned by the Board of Trustees is: 001.

4. Contributing Employers.

You may make a written request to the Fund Office for information as to whether a particular employer or employee organization is a contributing employer with respect to this Plan and, if so, you may request the address of that contributing employer.

5. Reference to Collective Bargaining Agreements.

The Pension Fund and the Pension Plan are maintained pursuant to various collective bargaining agreements which provide for the rate of employer contribution to the Pension Fund, the type of work and areas of work for which contributions are payable and certain other terms governing contributions. A copy of the applicable collective bargaining agreement may be obtained by employees upon payment of a reasonable charge by written request to the Fund Director and is available for examination at the Fund Office.

6. Type of Plan.

The Pension Benefit Guaranty Corporation considers this Plan to be a defined benefit plan.

Certain benefits under this Plan are insured by the Pension Benefit Guaranty Corporation (PBGC) if the Plan terminates. Generally,

the PBGC guarantees most vested normal retirement age benefits, early retirement benefits, and certain survivor's pensions.

However, PBGC does not guarantee all types of benefits under covered plans, and the amount of benefit protection is subject to certain limitations.

The PBGC guarantees vested benefits at the level in effect on the date of Plan termination. However, if a Plan has been in effect less than five years before it terminates, or if benefits have been increased within the five years before Plan termination, the whole amount of the Plan's vested benefits or the benefit increase may not be guaranteed. In addition, there is a ceiling on the amount of monthly benefit that PBGC guarantees, which is adjusted periodically.

For more information on the PBGC insurance protection and its limitations, you should contact PBGC. Inquiries to the PBGC should be addressed to the Office of Communications, PBGC, 1200 K Street, N.W., Washington, D.C. 20005-4026. The PBGC Office of Communications may also be reached by calling (202) 326-4040.

7. Source of contributions to the Pension Fund and identity of any organization through which benefits are provided.

Contributions to the Pension Fund are made by individual Contributing Employers at the rates established by Collective Bargaining Agreements. Benefits are provided from the Pension Fund's assets, in accordance with the Trust Agreement, and the assets are held and invested (1) under an Immediate Participation Guarantee Contract (IPG), Group Annuity Contract No. GA-917 issued by Aetna Life Insurance Company; (2) under investment contracts, Group Annuity Contract No. LT-6661 issued by Aetna Life Insurance Company, and Group Annuity Contract No. GA-713 issued by Union Labor Life Insurance Company (ULLICO); (3) under various separate accounts managed by ULLICO; and (4) by various investment managers (currently Shawmut Bank Connecticut, Dalton, Greiner, Hartman, Maher & Co., Trust Fund Advisors, Inc., and ARM Capital Advisors, Inc.) hired by the Pension Fund.

8. Names and addresses of the members of the Board of Trustees.

Management Trustees

Mr. Roger Chapman
Blakeslee, Arpaia,
Chapman, Inc.
200 North Branford Road
Branford, CT 06405

Union Trustees

Mr. Joseph Barile
Carpenters Local
Union No. 24
597 Broad Street
New London, CT 06320

Mr. Francis M. Deluca
The Deluca Construction Co.
P.O. Box 2186
Stamford, CT 06906

Mr. Matthew Capece
Carpenters Local
Union No. 210
35 Pulaski Street
Norwalk, CT 06852

Mr. John B. Farnham
AGC/CCIA
912 Silas Deane Hwy.
Wethersfield, CT 06109

Mr. John Cunningham
Carpenters Local
Union No. 210
35 Pulaski Street
Norwalk, CT 06852

Mr. V. Gibney Patterson
Tomlinson-Hawley-
Patterson, Inc.
2225 Reservoir Avenue
Trumbull, CT 06611

Mr. Joseph Raymond
Carpenters Local
Union No. 43
885 Wethersfield Avenue
Hartford, CT 06114

Mr. John Scaramozza
The Fusco Corp.
555 Long Wharf Drive
Suite 14
New Haven, CT 06511

Mr. David Saldibar
100 Sycaway Street
West Haven, CT 06516

9. Name and address of the person designated as agent for service of legal process is:

Mr. Robert F. Tessier, Fund Director
Connecticut Carpenters Pension Fund
10 Broadway
Hamden, CT 06518-2699

In addition, legal process may be served upon any Plan Trustee at the address listed in item 8.

10. Name and address of the Administrator.

The Pension Plan is administered by the Board of Trustees. The Board of Trustees

employ Mr. Robert F. Tessier as Fund Director and maintain an Administrative Office and staff to perform the routine administration of the Pension Fund:

Mr. Robert F. Tessier, Fund Director
Connecticut Carpenters Pension Fund
10 Broadway
Hamden, CT 06518-2699

Phone: (203) 281-5511

11. Date of end of Plan Year.

All financial records of the Fund are kept on a fiscal year of April 1 to March 31.

12. Appeal Procedure.

If a Participant is denied in whole or in part any benefits under this Plan, remedies are available and are set forth in this summary.

13. Your rights under ERISA.

As a Participant in the Connecticut Carpenters Pension Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan Participants shall be entitled to:

1. Examine, without charge, at the Fund Office and, after proper written request, at the union halls, all plan documents, including insurance

contracts, collective bargaining agreements and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports and plan descriptions. This examination may take place between the hours of 10:00 a.m. and 4:00 p.m. Monday through Friday, except holidays.

2. Obtain copies of these plan documents upon written request to the Fund Director who may make a reasonable charge for the copies.
3. Receive a summary of the Plan's annual financial report. The Board of Trustees is required by law to furnish each Participant with a copy of this summary annual report.
4. Obtain a statement telling you whether you have a right to receive a pension at normal retirement age and if so, what your benefits would be at normal retirement age if you stop working under the plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This 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.

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 an employer, your union, or any other person, may discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA. If your claim for a pension benefit is denied in whole or in part you must receive a written explanation of the reason for the denial. You have the right to have the Board of Trustees review and reconsider your claim. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials 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 \$100 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan 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. 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, you may have to pay these fees if the court finds your claim to have been frivolous. If you have any questions about your Plan, you should contact the Fund Director. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest Area Office of the U.S. Labor-Management Services Administration, Department of Labor.