

**SPECIAL FUTURE SERVICE CREDITS
FOR PLAN YEARS
APRIL 1, 1958 - MARCH 31, 1967**

If you were employed in the jurisdiction of a Participating Local Union during the period from April 1, 1958 through March 31, 1967, you may be entitled to Special Future Service Credits for those years. In order to be eligible for Special Future Service Credits you must, at a minimum, have been employed during such Plan Year in the jurisdiction of a Participating Local Union, you must not have incurred a Break in Service as of April 1, 1978 (or if you did have a Break, your Credits were reinstated), and you must not have received any benefits prior to April 1, 1978. There are other requirements for Special Future Service Credits and special rules associated with them. If you worked during the period from April 1, 1958 through March 31, 1967 and earned less than a full Credit for any of the Plan Years during the period indicated, you should contact the Fund Office to see if you are eligible for Special Credits.

BREAK IN SERVICE

If you become unemployed or otherwise leave Covered Employment before you become vested, you may lose all of your Pension Credits and accrued benefits. (The meaning of "vested" is explained on Page 17.) If your Pension Credits are cancelled, they cannot be used to qualify for any pension benefits; and upon return to Covered Employment, you must start from the beginning in accumulating Pension Credits.

BREAK IN SERVICE

If you are not vested you will incur a Break in Service if you fail to complete at least 240 Hours of Service, as described on Page 14, during either one of two consecutive Plan Years. You will be deemed to have incurred a Break in Service as of the last day of the two year period.

In addition, if you were not vested as of March 31, 1976 under the Plan then in effect and you failed to work in Covered Employment for more than 500 hours during the Plan Year beginning April 1, 1975, you incurred a Break in Service. In order to be vested as of March 31, 1976 you must have had 15 Pension Credits and have reached age 50. A Break in Service incurred in this manner may be corrected with reinstatement of forfeited Pension Credits if you return to Covered Employment and earned 960 hours in one Plan Year, provided no Break in Service (of the type explained in the preceding paragraph) occurs after March 31, 1976.

GRACE PERIODS

The Board of Trustees may extend the 2 year period in which to earn 240 Hours of Service on a non-discriminatory basis by any period of time which the Trustees deem appropriate in the event of temporary or permanent disability, unusual employment conditions or for any other reason. The Trustees exercised their discretion by extending the 2 year period for the Plan Years which ended on March 31, 1977, 1978, 1979, 1980 and 1981. However, this extension did not apply to former members of Local 1717 who withdrew from the Fund as of December 31, 1977.

The grace period is not intended to add to your accumulated Pension Credit; rather, it is a period during which you cannot have a Break in Service. Because of the grace period, you will not lose your accumulated Pension Credits because you failed to complete at least 240 Hours of Service in the 2 year period which ended on March 31, 1977, 1978, 1979, 1980 or 1981. The grace period was not extended beyond March 31, 1981. Accordingly, if you were not vested and had not completed at least 240 Hours of Service in the two year period ending March 31, 1982, you incurred a Break in Service.

HOURS OF SERVICE

The Plan generally gives credit for actual hours worked for benefit computation purposes, except as otherwise described on Pages 9-11 of this Booklet. However, in counting Hours of Service for the purpose of determining vesting and determining a Break in Service after April 1, 1976, in addition to hours worked, the following hours are also counted:

1. Hours for vacation, holidays and back pay, to a maximum of 501 hours for a single continuous period, to the extent paid for by an Employer.
2. Military Service in the Armed Forces of the United States shall be recognized to the extent required by law, provided the Participant left employment for the purpose of entering the Armed Forces, receives a certificate stating satisfactory completion of his military service and returns to Covered Employment within 90 days after his discharge or separation or within 90 days

after his release from a maximum of one year of hospitalization for a military-related injury.

3. If you work and earn credit in the jurisdiction of a Related Plan (described on Page 35)--that is, a Plan in which there is a binding reciprocal agreement--those hours will be credited to the extent of the terms of the reciprocal agreement to avoid a Break in Service.

The same Hour of Service will not be credited more than once.

REINSTATEMENT OF PENSION CREDITS AFTER A BREAK IN SERVICE (Before April 1, 1976)

If you were not vested and incurred a Break in Service before April 1, 1976, resulting in the cancellation of your prior years of Pension Credit, you may have been able to reinstate all of such credits by returning to Covered Employment and earning at least 5 Future Service Pension Credits within a period of 10 consecutive Plan Years ending no later than March 31, 1986. If you became permanently and totally disabled during this 10 year period you would only be required to have earned 2 Future Service Pension Credits prior to your disability.

EXAMPLE:

Assume you were not vested and failed to earn 240 Hours of Service in either the 1970 or 1971 Plan Years. The resulting Break in Service would cancel your prior Pension Credits. These prior Credits may, however, have

been reinstated if you returned to Covered Employment and earned at least 5 Future Service Pension Credits within 10 consecutive years with the latest possible 10 consecutive year period running from April 1, 1976 to March 31, 1986.

**REINSTATEMENT OF PENSION CREDITS
AFTER A BREAK IN SERVICE
(After April 1, 1976)**

If you were not vested and incurred a Break in Service at some time after April 1, 1976, the Pension Credits accrued prior to the Break in Service may be reinstated if you return to Covered Employment and in one Plan Year earn one Year of Vesting Service, before the number of consecutive years of your Break in Service equals or exceeds the greater of six or your total Years of Vesting Service earned prior to the Break in Service. Because the Board of Trustees extended the grace period for avoiding a Break in Service to March 31, 1981, the period for reinstating prior Credits by earning one Year of Vesting Service commenced on April 1, 1982. This extension of the grace period did not apply, however, to former members of Local 1717 who withdrew from the Fund as of December 31, 1977.

EXAMPLE:

Assume that as of March 31, 1978 you had earned 7 Years of Vesting Service; the next 3 consecutive Plan Years pass and you did not work in Covered Employment. Because of the grace period extensions, you did not incur a Break in Service as of March 31, 1981. However, if you did not earn one Year of Vesting Service (960 hours) in the Plan Year ending on March 31, 1982, you incurred a

Break in Service as of March 31, 1982. You could have reinstated your Credits if you returned to Covered Employment and earned one Year of Vesting Service (960 hours) in the Plan Year ending on March 31, 1989 (the seventh year from the beginning of the Break in Service).

EXAMPLE:

Assume that as of March 31, 1995 you had earned 4 Years of Vesting Service; the next 2 consecutive Plan Years pass and you do not work in Covered Employment. You then incur a Break in Service. You must earn one Year of Vesting Service (960 hours) in one Plan Year during the six year period beginning on April 1, 1997 (the first year of your Break in Service) and ending on March 31, 2003 (the sixth year from the beginning of the Break in Service).

EXAMPLE:

Assume the same facts as above, except that as of March 31, 1995 you had earned 8 Years of Vesting Service. You must earn 960 hours in one Plan Year during the eight year period beginning on April 1, 1997 and ending on March 31, 2005.

VESTING

You will become 100% vested (or achieve Vested Status) upon accumulating at least 10 Years of Vesting Service without incurring a Break in Service. If you work after March of 1989 and work in the office of a local union or a fund (so that you are not working as a carpenter under a collective bargaining agreement), you will become 100%