

change the retirement benefits being paid to you prior to the commencement of the payment of additional benefits. The additional benefits will be paid in accordance with the same option under your initial retirement benefit, and payment of additional benefits will stop when the payment of your initial retirement benefits stop. If you retired on an Early Retirement Pension before your Normal Retirement Age, any additional benefits you earn based upon additional Future Service Credits after your retirement will be paid as a Husband-and-Wife Pension or a Ten Years Certain and Life Pension, as chosen by you.

ADMINISTRATIVE RULES

If you are considering returning to work after retirement, you should write to the Fund Office to ask if the work will trigger a suspension of your benefits. Benefit suspensions are governed by a detailed set of administrative rules which you may request from the Fund Office.

DIRECT ROLLOVERS AND TAX WITHHOLDING

Special rules apply to distributions from the Plan made on or after January 1, 1993. In general, an eligible individual may elect, subject to administrative rules, to have any portion of an eligible rollover distribution paid directly to an eligible retirement plan through a direct rollover. Direct rollovers are payments by the Plan to an eligible retirement plan which the eligible individual designates. If a distribution is made other than as a direct rollover, the Plan is required by law to withhold 20% from the distribution for federal income tax withholding. If you change your mind and later decide to rollover the distributed amount after the Plan has withheld the 20%, you have to contribute the additional 20% from your own

funds. Mandatory withholding does not apply to Husband-and-Wife Pensions, Ten Years Certain Pensions or lump sum death benefits to non-spouses. The Fund is not required to withhold Connecticut income tax from any distribution but you may request that we do so. There are other complex rules associated with "eligible retirement plans" and "eligible rollover distributions." Therefore, you should call the Fund Office if you need additional information regarding direct rollovers or tax withholding.

OTHER LIMITATIONS ON BENEFITS AND PENALTIES

AGE 70 1/2 - PENALTY TAXES

If you continue working past your Normal Retirement Age and have not applied for benefits, or if you are not working, have reached Normal Retirement Age and have not applied for benefits, you **must** begin receiving "minimum required distributions" from the Plan no later than April 1 of the calendar year following the calendar year in which you reach age 70 1/2. If you do not receive these "required" distributions, you will be subject to a penalty tax. If this situation applies to you, contact the Fund Office immediately to apply for benefits.

OTHER LIMITS

Section 415 of the Internal Revenue Code imposes limits on the amounts that may be contributed to or benefits that may be payable from qualified plans, such as the Plan, to you. As a result of these limits, you may not be able to receive as large a benefit as the terms of the Plan would otherwise provide. It is unlikely that these limits will affect the calculation of your benefit, but if they do, the