

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

Fund Office will notify you. Please call the Fund Office if you would like additional information on these limits.

**APPEAL AND ARBITRATION PROCEDURE
IN THE EVENT OF A DENIAL OF BENEFITS
OR PENSION AWARD**

Unless special circumstances exist, the Fund Office will inform you of the action on your application for pension benefits within 90 days of the date the Application is filed. Within that 90-day period, you will receive a notice of the decision on your application or a notice that explains the special circumstances requiring a delay in the decision, and sets a date no later than 180 days after the application is filed with the Fund Office by which you can expect to receive a decision.

If your application is denied by the Board of Trustees, you will receive a notice from the Fund Office stating the specific reason(s) for the denial and a specific reference to the pertinent provision of the Plan documents on which the denial is based, describing and explaining any additional material or information required in order to perfect your application and why the material or information is necessary, and explaining what steps must be taken to have the denial reviewed.

If you are dissatisfied with any portion of the decision of the Board of Trustees, there is a two stage procedure providing for the review and reconsideration of that decision. The first stage is a review by the Trustees or a subcommittee of the Trustees. The second stage is mandatory-nonbinding arbitration. Each of these procedures is described in more detail below.