



**NORTH ATLANTIC STATES  
CARPENTERS ANNUITY FUND**

**Connecticut Office**  
10 Broadway  
Hamden, CT 06518  
Phone (800) 922-6026

**New York Office**  
270 Motor Parkway  
Hauppauge, NY 11778-5150  
Phone (631) 952-9700 Option 5

**VOLUNTARY CONTRIBUTION PROCEDURES**

In addition to Employer contributions to the Plan, a Participant may also make voluntary after-tax contributions from his or her own money. The maximum amount which can be contributed by a Participant during any calendar year is 10% of his W-2 compensation from Contributing Employers for such calendar year, and any amounts received in excess of this 10% limit must be returned to the Participant (for purposes of administering this 10% rule for any Participant, the Fund's administrative office examines the most recent W-2 information it has on file). When voluntary contributions are received, a separate Voluntary Account will be established for the individual Participant and the amount of the contribution credited to this account. Please be aware that any voluntary contributions you make are invested with regular Employer contributions by the Fund's Board of Trustees in consultation with their independent professional investment consultants.

No tax deduction is available to the Participant for any voluntary contributions made; however, once they are part of the trust fund any earnings will accumulate tax free until an amount is withdrawn from your Voluntary Account.

Earnings or losses are credited or debited on individual voluntary contributions in relation to the balance in the Voluntary Account. Reports given to Participants on the value of the Regular Account will also include the value of their Voluntary Account, if any.

Any requests for payment of Voluntary Account amounts may be made at any time by submitting a properly completed Voluntary Withdrawal Application which is then returned to the Connecticut Fund Office. In processing such an Application, the Fund examines the voluntary contributions that have been allocated to a Participant's Voluntary Contribution Account, with payment made to the Participant within a reasonable time after the Application is received and approved. Only the amount of actual voluntary contributions may be withdrawn; any net investment results will be held until retirement or termination. The Fund Office will provide you with a notice when voluntary contributions are withdrawn (currently entitled "Your Rollover Options," with a section about payments that include after-tax contributions), and it contains a general description of the tax rules and a suggestion to consult a professional tax advisor.

We are enclosing a form which must be forwarded with your voluntary contributions.

TO: NORTH ATLANTIC STATES CARPENTERS ANNUITY FUND

I am enclosed my check/money order in the amount of \$ \_\_\_\_\_ made payable to the North Atlantic States Carpenters Annuity Fund as a voluntary contribution to be credited to my voluntary account with the Plan. I have read the Summary Plan Description and the Fund's Voluntary Contribution Procedures (Procedures) and agree that my contribution shall be held subject to the administrative rules and/or regulations of the Annuity Plan.

I certify that my contribution does not, and will not, exceed 10% of my W-2 compensation from Contributing Employers for the current calendar year. As described more fully in the Procedures, the Fund's administrative office tracks this 10% rule based on the most recent W-2 information it has on file for you.

**All checks/money orders should be mailed to the Connecticut Fund Office at 10 Broadway, Hamden, CT 06518.**

\_\_\_\_\_  
Signature of Participant

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Local Union #