

**PLUMBERS LOCAL UNION NO. 16
PENSION PLAN**

A Summary Description

April 1, 2002

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I. Establishment of the Plan

This Plan was established May 15, 1964 by an agreement between the Mechanical Contractors Association of Omaha and Plumbers Local Union #16, United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada AFL-CIO.

This description of the Plan has been prepared to give you an idea of the provisions of the Plan and how it may benefit you. You should read all parts of this description carefully so you will understand ways in which the Plan may benefit you. Certain exclusions as to coverage and limitations on receipt of benefits may apply to you. If you wish additional information concerning this Pension Plan, this description tells you how to obtain this information.

II. Limitations of this Description

This description summarizes the main provisions of the Plan. It is not the complete Plan. A complete copy of the Plan, the Trust and Collective Bargaining Agreement is available in the office of Plumbers Local Union #16 at 4801 F Street, Omaha, Nebraska. You may inspect this Plan at any time during normal working hours. In case of any conflict between the provisions of the complete Plan and this description, the provisions of the complete Plan will control.

III. How does this Plan Work?

Pursuant to a collective bargaining agreement, certain employers agree to make payments into a Trust Fund that is managed by a Board of Trustees. There are four trustees. Two are appointed on behalf of the Mechanical Contractors Association and two are appointed on behalf of Plumbers Local Union #16.

The Plan is a defined benefit pension plan. The cost to provide benefits is actuarially determined by our consulting actuaries, Milliman USA, Inc. The Collective Bargaining Agreement specifies the amount Employers must contribute.

Contributions to the Plan are currently invested by several investment managers, whose performance is monitored by the plan consultant and the board of trustees. Benefit payments are also made by the First National Bank of Omaha. The benefits you and your beneficiaries receive are outlined in this summary. You are not required nor allowed to make any contributions to the Plan.

IV. Service

A. **Introduction.** Whether you earn a pension, and the amount of your monthly pension under this Plan, is based upon your service with an Employer that is signatory to a Collective Bargaining Agreement with Plumbers Local Union #16. There are different kinds of “service” under this Plan.

- “Benefit” service is used to determine the amount of your monthly pension benefit and supplemental pension benefit and your eligibility for Normal retirement.
- “Credited” service is used to determine when you own your pension and supplemental pension, and your eligibility for Early retirement or disability benefits.

You earn benefit service and credited service in different ways.

B. **Service Since Plan Inception.** The following chart shows how you earn service since our Plan started on May 15, 1964. To earn service, you must work within the jurisdiction of Local #16 or within the jurisdiction of a local whose pension fund has a reciprocity agreement with us. Later, we will discuss ways you earn service without actually working (i.e., while you are sick or in the military.)

Notice in the chart below that for years prior to January 1, 1976, you could earn credit for a partial year of both Benefit Service and Credited Service. For years after January 1, 1976, you can still earn credit for a partial year of Benefit Service. However, for Credited Service, you either earn a full year of service or none at all.

Service Earned for Period	Hours of Service Required	
	Credited Service	Benefit Service
01/01/92 and After		
None	Less than 1,000	Less than 350
1/4 year	N/A	350-699
1/2 year	N/A	700-1,049
3/4 year	N/A	1,050-1,399
1 full year	1,000 or more	1,400 or more
01/01/82 to 12/31/91		
None	Less than 1,000	Less than 300
1/4 year	N/A	300-599
1/2 year	N/A	600-899
3/4 year	N/A	900-1,199
1 full year	1,000 or more	1,200 or more
01/01/76 12/31/81		
None	Less than 1,000	Less than 250
1/4 year	N/A	250-499
1/2 year	N/A	500-749
3/4 year	N/A	750-999
1 full year	1,000 or more	1,000 or more
01/01/65 to 12/31/75		
None	Less than 200	Less than 200
1/4 year	200-399	200-399
1/2 year	400-599	400-599
3/4 year	600-799	600-799
1 full year	800 or more	800 or more
01/01/64 to 12/31/64		
None	Less than 125	Less than 125
1/4 year	125-249	125-249
1/2 year	250-374	250-374
3/4 year	375-499	375-499
1 full year	500 or more	500 or more

C. **Past Service.** In addition to earning credit for service since the Plan started, you may earn Benefit and Credited Service for the ten (10) years prior to the start of our Plan. You earn one year of Benefit and Credited Service for each complete or partial calendar year prior to 1964 during which you were an Active participant working in Covered Employment at any time during the calendar year, as long as you also worked a minimum of 150 hours between May 15, 1964 and May 15, 1967. For example, if you began working in Covered Employment on July 1, 1960 and continued to work in Covered Employment thereafter, you would receive four years past Service credit, provided you worked at least 150 hours between May 15, 1964 and May 15, 1967.

D. **Sickness.** If you are sick and unable to work, you will be credited hours toward Benefit and Credited Service at the rate of 1/12 of the annual hours requirement per calendar month you are sick, up to a maximum of twenty-

four (24) months. The amount of service you earn is then based upon the hours credited to you as illustrated in the previous chart.

- E. **Military.** You may earn Benefit and Credited Service while you are in the military under certain circumstances. You will earn service on the basis of one-year credit for each (12) months spent in the service, up to a maximum of 48 months. Consult the Plan for the other restrictions on receiving credit for service under this provision.
- F. **Break-in-Service.** Once you have earned five (5) years of Credited Service, you can never lose the benefits you have earned. However, if you leave Covered Employment with less than five (5) years of Credited Service and then return to Covered Employment, you may lose the service you initially earned under certain circumstances.*

*If you left Covered Employment before January 1, 1998, then you still need ten (10) years of Credited Service to be eligible for benefits.

If you work less than 500 hours during a Calendar Year, and the time of your absence exceeds your initial period of employment, you lose credit for the initial service you earned.

For example, if you work for three (3) years and then left Covered Employment for five (5) years, you lose credit for your initial three (3) years of service. Remember that this Break-in-Service rule does not apply if you had earned five (5) years of Credited Service before you left.

V. Retirement Benefits

A. **Vesting.** Vesting means you have at least 5 years (10 years is required if you left Covered Employment before January 1, 1998) of Credited Service, or attain Normal Retirement Age while in Covered Employment. You must be vested to be eligible for any retirement benefit. (Basic Pension, Supplemental Pension, or Social Security Bridge.)

B. **Basic Pension**

1. When may I retire?

You may retire at the earlier of:

- (1) Age 62, or
- (2) Age 58, with 30 years of Credited Service

This is called your Normal Retirement Date. If you left Covered Employment prior to January 1, 1995, a different Normal Retirement Date may be applicable to you. You may retire any time after age 55 with a reduced pension if your actual retirement date precedes your Normal Retirement Date. (See question F for early retirement.) You must quit work to start receiving benefits. You cannot receive a pension and work in Covered Employment.* However, you continue to earn benefits as long as you continue to work.

*If you continue to work past age 70 ½, your pension will start even though you are working in Covered Employment.

2. How is your benefit determined?

Your Basic Pension benefits are based upon your years of Benefit Service. Remember that the number of hours needed to earn a full year of Benefit Service has varied over the years. The following schedule illustrates the amount of monthly pension earned for each full year of Benefit Service for participants leaving Covered Employment after January 1, 1988:

Full Years of Benefit Service	Amount of Monthly Pension Benefit Earned per Year
Years prior to 01/01/81	15.00
01/01/81 to 12/31/81	22.00
01/01/82 to 12/31/82	24.00
01/01/83 to 12/31/83	24.00
01/01/84 to 12/31/84	28.00
01/01/85 to 12/31/85	31.00
01/01/86 to 12/31/86	34.00
01/01/87 to 12/31/87	44.00
01/01/88 to 12/31/88	47.00
01/01/89 to 12/31/89	50.00
01/01/90 to 12/31/90	55.00
01/01/91 to 12/31/91	65.00
01/01/92 to 12/31/92	80.00
01/01/93 to 12/31/93	90.00
01/01/94 to 12/31/97	100.00
01/01/98 to 12/31/98	110.00
After 1998	120.00

C. **Supplemental Pension Benefits**

1. What is the amount of this benefit?

Effective for members retiring on or after January 1, 1987, a Supplemental Pension Benefit will be paid. The amount of this benefit at your Normal Retirement Date is as follows, if you have twenty (20) or more years of Benefit Service (see Section IV for the definition of Benefit Service).

One hundred twenty dollars (\$120) per month, reducing 50% to \$60 at age 65 and payable for life thereafter.

Following your death, your eligible spouse will continue to receive benefits at 50% of the rate you would have received.

2. What reductions apply if I have less than Twenty (20) years of Benefit Service?

The Supplemental Pension is reduced five percent (5%) for each year of Benefit Service less than twenty (20). For example, if you have ten (10) years of Benefit Service, your Supplemental Pension is \$60.

D. Social Security Bridge Benefits

1. What are the eligibility requirements?

This benefit is payable if you retire before age 62 and have completed 30 years of service. Payments begin on the later of age 58 or the date you actually retire.

2. What is the amount of the benefit?

If you retire while in Covered Employment, the amount the benefit is 50% of the maximum Primary Social Security Benefit in effect in the year you left Covered Employment.

The benefit is payable from the later of your retirement date or the date you attain age 58 until the month following your 62nd birthday.

The year 2002 maximum Primary Social Security Benefit is \$1,660. Therefore, eligible participants, as outlined above, can receive \$830.00 in addition to the normal pension and a maximum \$120 supplement. The Social Security Bridge will stop at age 62 and the supplement will reduce 50% at age 65.

E. A Benefit Example

The following example assumes you retired from Covered Employment at age 58 on January 1, 2002, with 32 ½ years of Credited Service.

Years	Hours Needed for Full Year	Hours Worked	Credit Earned	Benefit Earned
1968	800	2,100	Full	15.00
1969	800	2,000	Full	15.00
1970	800	1,800	Full	15.00
1971	800	1,700	Full	15.00
1972	800	1,900	Full	15.00
1973	800	2,000	Full	15.00
1974	800	1,900	Full	15.00
1975	800	1,000	Full	15.00
1976	1,000	2,000	Full	15.00
1977	1,000	1,700	Full	15.00
1978	1,000	900	3/4	11.25
1979	1,000	1,800	Full	15.00
1980	1,000	1,900	Full	15.00
1981	1,000	1,900	Full	22.00
1982	1,200	890	1/2	12.00
1983	1,200	1,800	Full	24.00
1984	1,200	1,600	Full	28.00
1985	1,200	1,200	Full	31.00
1986	1,200	1,600		34.00
1987	1,200	1,400	Full	44.00
1988	1,200	1,500	Full	47.00
1989	1,200	1,600	Full	50.00
1990	1,200	1,700	Full	55.00
1991	1,200	1,600	Full	65.00
1992	1,400	1,600	Full	80.00
1993	1,400	1,650	Full	90.00
1994	1,400	1,750	Full	100.00
1995	1,400	1,750	Full	100.00
1996	1,400	1,750	Full	100.00
1997	1,400	1,750	Full	100.00
1998	1,400	1,750	Full	110.00
1999	1,400	1,750	Full	120.00
2000	1,400	1,750	Full	120.00
2001	1,400	1,750	Full	120.00
2002	1,400	650	¼	30.00
Monthly Pension				\$1,673.25
+Supplemental Pension				<u>120.00</u>
Subtotal				1,793.25
Social Security Bridge				<u>830.00</u>
Total Pension at Age 58				\$2,623.25

If you left Covered Employment prior to 01/01/89 with a vested pension, your benefit is calculated differently. Please check with the Plan Administrator if this applies to you.

F. Payment of Benefits

1. How is your retirement benefit payable?

Your Basic Pension benefit will be paid to you on the first of each month for as long as you live. If you were married at least one year prior to the time you retired, your spouse will continue to receive 60% of your pension for her lifetime in the event you die first. This benefit reduces if your spouse remarries.

2. What if you retire early?

Your Basic Supplemental Pension benefits are reduced as follows if you retire early: (The Social Security Bridge Benefit is not payable prior to age 58).

Based on your years of service and age at retirement, your Basic and Supplemental pensions will be reduced by the applicable percentages:*

Age at Retirement	Years of Credited Service at Retirement							
	Under 23	24	25	26	27	28	29	30+
55	35.5%	31.5%	26.5%	21.5%	16.5%	16.5%	16.5%	16.5%
56	30.5	30.5	26.5	21.5	16.5	11.5	11.5	11.5
57	25.0	25.0	25.0	21.5	16.5	11.5	6.0	6.0
58	19.0	19.0	19.0	19.0	16.5	11.5	6.0	0.0
59	12.5	12.5	12.5	12.5	12.5	11.5	6.0	0.0
60	5.0	5.0	5.0	5.0	5.0	5.0	5.0	0.0
61	2.5	2.5	2.5	2.5	2.5	2.5	2.5	0.0
62	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

*Different reduction factors may apply to you if you left Covered Employment prior to January 1, 1998.

For example, if you earned the Basic and Supplemental benefit of \$1,793.25 from the prior example, it is reduced to \$1,497.36 if you start your pension at age 55. This is calculated as follows:

Benefit to Age 58	\$1,793.25
Reduction (16.5%)	295.89
Pension Payable at Age 55	1,497.36

3. What if I late retire?

If you continue to work beyond your normal retirement date, you will continue to earn Basic Pension benefits as you did before retirement.

VI. Total and Permanent Disability Benefits

A. What is Total and Permanent Disability?

“Total” disability means that you are unable to work in any occupation. “Permanent” disability means that your disability is expected to last throughout your lifetime.

B. How do I qualify for disability benefits?

To be eligible for benefits, you must be disabled while working in covered employment and have a minimum of five years of Credited Service. In addition, you must either qualify for disability benefits under the Social Security Act, or be judged Totally and Permanently Disabled by the Plan Trustees.

Once your disability has been established, you may be required to provide the trustees with continuing proof of disability at least once per year, whether or not you are receiving Social Security Benefits. If you refuse to provide such proof, your benefits may be stopped.

C. What types of disabilities are not covered?

This Plan does not provide disability benefits that resulted from the following causes:

1. As a result of an illegal criminal act, or
2. As a result of habitual drunkenness or addiction to narcotics, or
3. As a result of self-inflicted injury while sane or insane, or
4. Resulting from service in the armed forces.

D. What is the amount of disability pension?

If you meet the requirements for Total and Permanent Disability, you will receive a disability pension of \$1,000 per month until you recover or reach retirement age. At your retirement age, you may receive a pension benefit based upon your service to the date of your disability.

VII. Death Benefits

A. What kinds of death benefits are provided by this Plan?

If you meet certain requirements, you may be eligible for a lump sum death benefit and a spouse’s death benefit.

B. What are the requirements to receive a death benefit?

Your beneficiary will receive a lump sum death benefit if you have five or more years of Credited Service in Covered Employment on the date of your death. Your spouse will also receive a monthly pension if you have been legally married for at least one year prior to the date of your retirement.

C. What is the amount of the lump sum death benefit?

If you qualify, your beneficiary will receive a death benefit equal to \$40,000. If your death occurs after you have retired, your death benefit will be reduced by the total amount of pension benefits you have received prior to the date of your death.

If you left covered employment or retired prior to January 1, 1999, your death benefit will be less. If this applies to you, please check with the Plan Administrator for your specific benefit.

D. What is the amount of the spouse's death benefit?

If you qualify, your spouse will receive a pension equal to 60% of the pension you had earned at the date of your death. This is 60% of your Basic Pension Benefit. (The Supplemental Pension reduces 50% at your death and the Social Security Bridge Benefit ceases when you would have attained age 62 if you were alive.) All benefits will stop at your spouse's death.

E. Who receives the death benefit?

You may designate any beneficiary you like for the lump sum death benefit. You may name more than one beneficiary. From time to time, you may change your beneficiary. If you qualify, the spouse's pension benefit must always be paid to your spouse, no one else.

VIII. Claims Procedure

Filing a Claim.

A claimant, who is a Plan Participant, or any person duly authorized by the claimant, may file a claim for benefits under the Plan by submitting the necessary application forms to the Trustees. Copies of these forms can be obtained from the Union Office.

Initial Review of a Claim.

The Trustees shall review your claim for benefits under the Plan and respond within ninety (90) days after receiving the claim. The Trustees may extend this initial period for responding to the claim by an additional ninety (90) days, provided that the Trustees notify you in writing prior to the end of the initial ninety (90) day period of the need for the extension and the date by which a determination will be made. If an extension is required, the notice shall explain the unresolved issues, the standard on which entitlement is based, and any additional information needed to resolve the matter; you will have at least 45 days to provide the specified information.

If your claim is denied, the Trustees shall provide you written notification setting forth:

- (1) the specific reason(s) for the adverse benefit determination;
- (2) specific reference(s) to pertinent Plan provisions on which the adverse benefit determination is based;
- (3) a description of any additional material or information necessary for you to perfect the claim;
- (4) if an internal rule, guideline, protocol or other similar criterion was relied upon, a statement that such rule etc. was relied upon and either a copy of such rule or a statement that such a rule was relied upon and a copy will be provided free of charge; and
- (5) an explanation of the procedure to appeal an adverse benefit determination, the time limits applicable to such procedure and your right, at no charge, to have reasonable access to and to obtain copies of all relevant documents upon request therefor, and a statement of your right to bring a civil action under Section 502(c) of ERISA following an adverse benefit determination.

The Trustees shall have full discretion to deny or grant any claim in whole or in part. If notice of a claim is not furnished, the claim will be deemed denied and you will be permitted to appeal the denial.

Request for Review of an Adverse Benefit Determination.

In the event of an adverse benefit determination, you may request a review by the Trustees. The Trustees are authorized to review such claim and to modify or affirm the initial determination, as appropriate.

You will have the right, at no charge, to have reasonable access to and to obtain copies of all relevant documents upon request. You also have the right to submit in writing issues and comments, including, without limitation, appropriate evidence or testimony of an expert.

Your request for review by the Trustees must be submitted in writing to the Trustees within sixty (60) days of your receipt of a notice of an adverse benefit determination. Your request for review of the adverse benefit determination must be made in writing.

Decision on Review of An Adverse Benefit Determination.

- (1) The Trustees shall make a decision within a reasonable period of time, but in no event later than sixty (60) days after its receipt of your request for review. If, however, special circumstances require an extension of time for processing, the Trustees may extend the time in which it will review the Adverse Benefit Determination provided that any such extension shall not to exceed sixty (60) days and further provided that you are notified in writing prior to the expiration of the initial sixty (60) days of the special circumstances necessitating the extension(s) and of the date by which a determination is anticipated. If notice of the decision on the review is not furnished in accordance with this subsection, the claim shall be deemed to have been denied and you shall be permitted to exercise your right to legal remedy.

- (2) The Trustees shall perform a de novo review of the adverse benefit determination on review, taking into account all comments, documents, records and other information submitted by you relating to the claim regardless of whether the information was previously considered on initial review of the claim.
- (3) You shall be notified in writing of the decision on review. In the event of an adverse benefit determination on review, the notice shall set forth:
 - (A) the specific reason(s) for the adverse benefit determination;
 - (B) the specific reference(s) to the pertinent Plan provisions on which the adverse benefit determination is based;
 - (C) if an internal rule, guideline, protocol or other similar criterion was relied upon, a statement that such rule etc. was relied upon and either a copy of such rule or a statement that such a rule was relied upon and a copy will be provided free of charge; and
 - (D) a statement of your right to bring a civil action under Section 502(c) of ERISA following an adverse benefit determination on review.

Legal Remedy.

After exhausting the claims procedure as provided under the Plan, nothing shall prevent you from pursuing any other legal remedy.

IX. Plan Termination and Insured Benefits

This Plan may be terminated at any time. In addition, an Employer may terminate participation in this Plan at any time. Upon Plan termination, your accrued benefit becomes fully vested. In the event of Plan termination, the Trust may continue, the Trustees may purchase insurance annuity contracts to provide your accrued benefits, or the Trust assets may be distributed. Unless required by the IRS as a condition of qualification on termination, the Plan assets shall be used to provide benefits to Participants.

Benefits under this Plan are insured by the Pension Benefit Guaranty Corporation (PBGC). Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits 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 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, ask your Plan Administrator or the PBGC.

Inquiries to the PBGC should be addressed to the Office of Communications, PBGC, 2020 "K" Street, N.W., Washington, DC 20006. The PBGC Office of Communications may also be reached by calling (202) 254-4817.

X. Your Rights

Statements of ERISA Rights.

As a Participant in Plumbers Local Union No. 16 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:

- Examine without charge at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all Plan documents, including copies of all documents filed by the Plan with the United States Department of Labor, such as detailed annual reports and Plan descriptions.
- Obtain a complete list of the Employers contributing to the Plan and the address of any particular participating Employer. These items must be requested in writing to the Plan Administrator.
- Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator or its delegate. The Plan Administrator or its delegate may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator or its delegate is required by law to furnish each Participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have the right to receive a pension at your Normal Retirement Date 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 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 on the people who are responsible for the operation of the Plan. The people who operate the Plan, the Trustees and other appointed advisors called "fiduciaries" of the Plan, have a duty to operate the Plan prudently and in the interest of you and other Plan Participants and beneficiaries. No one, including your employer, the union or any other person, may terminate your employment or otherwise discriminate against you in any way to prevent you from obtaining a payment or exercising your rights under ERISA.

If your claim for a pension is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge and to appeal any denial, all within certain time schedules.

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 \$110 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. In addition, if you disagree with the Plan's decision concerning the qualified status of a domestic relations order, you may file suit in federal court. In addition, if you disagree with a decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in 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 United States 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, if it finds your claim is frivolous.)

If you have any questions about the Plan, you should contact the Plan Administrator or its delegate. If you have any questions about this statement or about your rights pursuant to ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest Area Office of the United States Labor Management Services Administration, Department of Labor listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Pension and Welfare Benefits Administration.

XI. Miscellaneous

A. The Plan Trustees are:

Steve Andersen, Chairman
Jack Wilhelmi, Secretary
David Nystrom
Ralph Nelson

The Trustees may be reached at:

Plumbers Local Union No. 16
4801 F Street
Omaha, NE 68117
(402) 734-6274

B. The Plan Administrator is the Board of Trustees. The Plan Administrator's address is:

Plumbers Local Union No. 16
4801 F Street
Omaha, NE 68117
(402) 734-6274

C. The Agent for Service of Legal Process is:

John Schembari
Kutak Rock LLP
The Omaha Building
Omaha, NE 68102-8886
(402) 346-6000

D. The Fund Trustee is:

First National Bank of Omaha
One First National Center
Omaha, NE 68102
(402) 341-0500

E. The Plan Year is April 1 to March 31

F. The Plan Number is 001.