

**IBEW LOCAL UNION NO. 64  
PROFIT SHARING PLAN AND TRUST**

**SUMMARY PLAN DESCRIPTION**

May, 1999



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**IBEW LOCAL UNION NO. 64  
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-NOTES-

The purpose of this summary is to provide a simplified explanation of the Plan, and for this reason certain portions of the Plan have been left out and others re-worded. The full text of the Plan document is the only source of information on which any employee may rely.

**Purpose of Plan**

The main purpose of the Profit Sharing Plan is to provide members retirement income in addition to any pension benefits and Social Security benefits. The Plan allows members to accumulate funds on a tax-deferred basis; the funds are professionally invested in a diversified portfolio.

The Internal Revenue Service views the Profit Sharing Plan as a qualified retirement plan. As such, special tax treatment is provided to both employers and employees. Employers are allowed tax deductions for contributions to the Plan while employees can defer taxes on both the contributions and earnings until those amounts are actually received.

Because of the special tax treatment given to the Plan, the IRS has placed several restric-

tions on the availability of funds, and discourages the distribution of any funds prior to retirement through penalties and excise taxes.

**Effective Date**

The effective date of the Plan is January 1, 1989, and a Plan Year is the calendar year, January 1 through December 31.

**Participation**

Any employee who is in a collective bargaining unit represented by Local Union No. 64, International Brotherhood of Electrical Workers, on whose behalf contributions are made to the Plan as required by a collective bargaining agreement, becomes a participant of the Plan on the first day of employment by an eligible employer, but no earlier than January 1, 1989, the effective date of the Plan.

**Vesting**

Once you have completed 30 days of service OR have accumulated at least \$50 in the Plan, your benefit is considered vested and is not subject to forfeiture. A member could accumulate \$50 in the Plan by working approximately 20 hours. Therefore, most new members become "vested" in the Plan after working approximately three full days. If you do not meet one of the conditions above, you will also become fully vested

when you reach age 62, when you become totally and permanently disabled, or upon your death.

### **Naming a Beneficiary**

At the time participation begins, you must complete a Beneficiary Designation Form indicating the individual(s) who are to receive benefits from the Plan in the event of your death. You may change your beneficiary at any time by completing a new form. However, if you are married and you wish to choose someone other than, or in addition to, your spouse as beneficiary, written, notarized consent from your spouse must be obtained.

### **Contributions to the Plan**

Under the terms of the Collective Bargaining Agreement, employers contribute a fixed percentage amount of the total gross wage for each hour worked. This amount is "profit" under the terms of the Collective Bargaining Agreement. All contributions are sent directly to a Trust Fund established with Paine Webber, which acts as Custodian. Trustees have hired an Investment Advisor to manage their fund assets. An employer cannot withdraw contributions made on behalf of an employee unless it was made in error. Employees are not permitted to contribute their own funds

to the Plan.

### **Reciprocity**

Currently, when members work in other jurisdictions where reciprocity agreements exist, profit sharing contributions are transferred from the other Local's plan into the Local 64 Plan. When working in other jurisdictions, ask about any forms which you need to sign in order to have your contributions transfer automatically. You may need to specify that Local 64 is your "home local" and that all profit sharing contributions are to be transferred directly here.

### **Individual Account Balances and Earnings Credit**

When you become a member in the Plan, an account is established for you in the records of the Administrator. These records show all contributions made on your behalf, along with all interest credited to your account. The Administrator also tracks distributions, withdrawals, and Plan expenses.

The trust funds are held by the Custodian hired by the Trustees and invested through an Investment Advisor. The Board of Trustees oversees the investment of assets of the fund, and must abide by IRS and Department of Labor rules to ensure that the assets are prudently invested. Although the

trust is permitted to invest in many different types of securities, the assets are generally invested conservatively, such as in government bonds, high quality corporate bonds and bank certificates of deposit. Any Plan expenses are paid out of the fund earnings prior to allocation of earnings to members' accounts.

Earnings on each member's account are determined at least once per year. Earnings are defined as earned and accrued income received for the year.

An independent Auditor reviews both the records of the Administrator and the fund assets. The results of this annual audit are presented to the Trustees.

#### **When Funds are Available**

In general, benefits are payable to you when you stop working, that is, when you retire, terminate employment or become disabled. In addition, benefits are payable to your beneficiary upon your death. Benefits payable upon each of these events is discussed in greater detail below.

If you are still working, benefits are available to you under very limited circumstances, called Hardship Withdrawals, described on page 9. The IRS discourages active employees from gaining access to

retirement plan funds.

**Retirement.** You are eligible for Early Retirement at age 57 with at least two years of service or for Normal Retirement at age 62 regardless of service.

You have a number of payment options upon retirement:

- You may elect a single lump sum payment.
- You may elect a series of equal installment payments. The duration of these payments cannot be for more than your life expectancy (or the combined expectancy of you and your beneficiary). At any time you can also request to take additional single payments up to the total value of your account.
- You may elect to receive a sizable first payment, with smaller installment payments thereafter.
- You may defer your benefits. However, you must begin to take your benefits upon attaining age 70-1/2. In the meantime, however,

your account balance would continue to grow tax deferred until you elected to receive payments.

**Disability.** If you are permanently and totally disabled, regardless of age or service, you will be eligible to receive your benefits. (In order to be considered totally and permanently disabled, the Plan requires that you receive disability benefits from Social Security.) You will have the same payout options as those listed above under **Retirement.** Normally, benefit payments made to employees under age 55 are subject to a 10% excise tax; however, the 10% excise tax does not apply in the case of total and permanent disability.

**Termination of Employment.** If you have not worked within the Local 64 jurisdiction for 90 days, your employment will be considered terminated for purposes of administering the Profit Sharing Plan. If you are classified as having terminated, the following distribution options are available to you:

- **Lump Sum Payment.** You may request a total payout of your account. You may not return any portion of this payment to the Plan if you are re-employed. If you are subsequently re-employed, a new account will be established for you in the Plan with a \$0 account balance.

If your account balance is less than \$5,000 at your termination of employment, it will automatically be paid to you as a lump sum. If your account balance exceeds \$5,000 and you are married, your spouse must consent to this form of payment.

- **Deferral of Payments.** You may leave your entire account balance in the Plan. Upon attaining retirement age (57 or older), you may elect any of the options described above under Retirement, including the payment of equal periodic installment payments.
- **Layoff Benefit.** Under this option, you are permitted to receive a portion of your account (minimum \$5,000) every six months. This option was designed by the Trustees to allow members who have been laid off for more than 90 days access to their funds without being forced to take the entire account balance.

For example, if your account balance is \$30,000 and you are laid off on November 29, you could receive \$5,000 the following March (after the 90 days) and could elect six months later in September to receive another \$5,000.

The \$5,000 amount is a minimum only; payments could be larger. The 90-day and six-month periods are also minimums.

As another example, if you are laid off for an extended period of time, you could elect to receive your first payment after being on layoff for 120 days (instead of 90); then elect another payment 7 months later (if still on layoff), then elect another payment 9 months later (if still on layoff), for example.

**Death.** If you should die at any time (before or after retirement), any funds remaining in your account will immediately be paid to your beneficiary. This payment can be made in the form of a single lump sum, or can be made in equal installments of at least \$1,200 per year until the account is exhausted.

If your account includes funds that were transferred from another plan which provides for automatic joint and survivor annuity options, this portion of your account will be converted to a joint and survivor annuity if you are married at the time of your death.

### **Hardship Withdrawals**

The Plan permits employees who are still

actively working to withdraw funds upon meeting the IRS Hardship Withdrawal guidelines. Hardship Withdrawals are permitted only to pay for the following expenses:

- Medical expenses for a participant or spouse, children or other dependents, to the extent those expense are not paid from the Health and Welfare Fund or any other medical insurance;
- Purchase of a principal residence;
- Payment of tuition and fees for the next quarter or semester of post secondary education for children or other dependents.

Withdrawals must be for a minimum of \$1,000 and no more than your account balance at the time of the withdrawal. There is no limit on the number of withdrawals a member can receive.

A participant must submit a completed application for a hardship withdrawal to the Board together with proof of financial hardship. If the application is approved, the participant's account balance is reduced by the amount of the withdrawal. Employees may not deposit withdrawals back into the Plan.



### **Taxes**

Plan participants do not pay taxes on contributions to the Trust Fund nor on any investment earnings which remain in the Plan. At the time of payout, distribution, or withdrawal by a participant or beneficiary, income taxes will be due in that tax year.

Some payments may qualify for favorable tax treatment, such as income averaging. Income averaging allows a participant to assume that a lump sum payment was received over a period of years (rather than one year) for tax purposes. Another favorable tax treatment is a rollover to a special traditional Individual Retirement Account (IRA) or to a qualified plan of another employer. Rollovers must be deposited within 60 days after receiving a distribution. Taxes will then be deferred until the money is received from the IRA or other plan.

You may elect a direct rollover of any lump sum distribution or any portion of a lump sum distribution. If you choose a direct rollover, your lump sum distribution will be deposited directly into an IRA or to another employer plan that accepts your rollover. Eligible rollover distributions include all Plan payments except:

### **Payments Spread Over Long Periods.**

You cannot roll over a payment if it is part of a series of equal (or almost equal) payments that are made at least once a year and that will last for

- your lifetime (or your life expectancy), or
- your lifetime and your beneficiary's lifetime (or life expectancies), or
- a period of ten years or more.

### **Required Minimum Payments.**

Beginning in the year you reach age 70-1/2, a certain portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you.

If you do not elect a direct rollover of your distribution to an IRA or other qualified plan, a 20% federal withholding tax will be applied to your distribution. This withholding requirement applies to all lump sum distributions paid to you (including Hardship Withdrawals and Layoff Benefit payments). The 20% withholding will be sent to the IRS and credited against any taxes you may owe. If you do not elect a direct rollover, you

will receive only 80% of the amount of the distribution. If you want to roll over 100% of the payment to an IRA or an employer plan, you must find other money to replace the 20% that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

Because this Plan was designed for benefits at retirement, government regulations generally require a 10% penalty tax in addition to ordinary income taxes on distributions of Plan money before retirement. However, the 10% penalty tax will not apply in the following situations:

- Permanent succession of employment or retirement after age 55;
- Total disability or death during active employment;
- Deposit into a rollover account; or
- Payments made under a Qualified Domestic Relations Order.

**TAX LAWS ARE QUITE COMPLEX AND CHANGE OFTEN. PARTICIPANTS SHOULD CONSULT WITH A QUALIFIED AND KNOWLEDGEABLE TAX ADVISOR ABOUT TAX CONSEQUENCES BEFORE RECEIVING ANY PAYMENT OR WITHDRAWAL FROM THIS PLAN.**

## **Claims and Review Procedures**

**Application for Benefits.** Participants entitled to Plan benefits must file an application with the Administrator. Application forms and other information will be made available through the Plan Administrator's office.

**Denial of Claim.** In the event a claim is wholly or partially denied, the claimant will be notified of the denial in writing within 90 days. The denial of the claim will explain, in as simple language as possible, the reason and basis for the denial. In the event any additional material or information is necessary from the claimant to perfect the claim, the claimant will be notified and will be allowed at least 60 days to furnish the information or to perfect the claim. In addition to the specific reason or reasons for the denial, the denial will make specific reference to the pertinent Plan provisions on which the denial is based. Every denial or partial denial of a claim will be accompanied by a notice of the right to appeal and review.

**Appeal of Claim Denial.** A claimant whose claim is denied will have 90 days in which to appeal the denial of the claim for benefits to the Trustees. A form obtained

from the Administrator along with a written statement why the claimant believes the claim should be allowed should be filed with the Plan Administrator.

**Review of Claim Denial.** Upon appeal for review by a claimant whose claim for benefits from the Plan has been denied in whole or in part, the claimant will be given an opportunity within 60 days of receiving the appeal by the Plan Administrator, to review the claim before the Administrator and to present evidence, written or oral, to support the claim.

**Final Decision.** No later than 60 days after receiving the appeal (unless there has been an extension of 60 days due to special circumstances, provided the delay and the special circumstances are communicated to the claimant within the 60-day period), a decision will be made, submitted in writing, and will include specific reasons for the decision in as simple language possible with specific references to the pertinent Plan provisions on which the decision is based.

#### **Qualified Domestic Relations Orders**

This Plan has been designed to provide benefits exclusively for eligible employees and their survivors. Assets held by the Plan

cannot be used for any other purpose while the Plan continues. This applies both to the employer and to employees. Employees cannot assign, transfer or pledge benefits nor use them as collateral for any loans outside the Plan.

However, the Plan must obey a "Qualified Domestic Relations Order" (such as a divorce decree), issued by a court of law, that requires a percentage of an employee's benefits to be paid to the employee's spouse, former spouse, child or dependent. Specific standards must be met for the court order to be "qualified."

The Plan Administrator will notify any employee immediately if it receives what may be a Qualified Domestic Relations Order affecting an account balance. The Plan Administrator must obey the order of the court.

#### **Administration of the Plan**

The Plan has been established pursuant to an Agreement between the Union and the participating employers. The Board of Trustees may amend or modify the Plan at any time except that no amendment will allow the use of the funds held in the Fund other than for the exclusive benefit of the eligible covered employees. No amendment to the Plan can eliminate or reduce "pro-

ected benefits", as described under Internal Revenue Code Section 411 (d)(6), including benefits that have accrued prior to the amendment, any early retirement subsidies, or any optional forms of benefit.

The Trustees shall have sole and complete authority to construe, apply, and interpret the terms of the Plan, to determine factual questions arising in the course of administering the Plan, and to make all determinations necessary for the proper administration of the Plan.

#### **Amendment and Termination of the Plan**

The Plan is intended to be a permanent part of each employee's benefit program. However, circumstances may change over the years and modification may, from time to time, become necessary or advisable. Therefore, the Board of Trustees reserves the right, at any time and from time to time, to amend the Plan. The Union has the right to terminate the Plan. If the Plan is terminated, all participants will become 100% vested in the value of their account balances.

If the Plan is ever terminated, each account balance will be paid, generally in cash, as soon as the law permits.

Benefits under this Plan are not insured by the Pension Benefit Guaranty Corporation (a

government agency which insures certain benefits provided by certain types of retirement plans) because the law does not extend plan termination insurance to this type of Plan.

#### **Terms of the Plan Shall Govern**

This summary is intended only to outline some of the more important features of the Plan. The Profit Sharing Plan shall control in all instances in determining any rights or benefits under the Plan, and a copy of the Plan is available for review in the Fund Office.

Every covered employee is entitled to examine the Plan Annual Report (Form 5500) as soon as it is filed with the Secretary of Labor. This document may be seen in the Fund Office. If a copy of this document is desired, a written request must be sent to the Administrator. There will be a small charge for copying (25¢ per page).

Every covered employee will receive a summary of the annual report of the Plan once each year at no charge. As modifications to the Plan are made, each employee will also be notified.

**IBEW Local #64 Profit Sharing Plan**  
**Commonly Asked Questions**

**1. When can I get my money?**

Distributions are made on the 5th and 20th of each month. Written applications must be received by the Plan Administrator's office 5 days prior to disbursement.

**2. What is the difference between a Regular Distribution and a Rollover Distribution ?**

If you take a Regular Distribution, 20% of your distribution will be withheld for Federal Income Tax purposes. If you are under age 59-1/2, an additional 10% penalty tax will apply. If you take Regular Distribution, you may still roll over the payment by paying it to a traditional IRA or another employer plan within 60 days of receiving the payment. Any portion of your payment that is rolled over will not be taxed until you take it out of the IRA or the employer plan.

If you take a Rollover Distribution, no taxes will be withheld and you will not be penalized for with drawing early because you are taking your money

and placing it into another Qualified Plan or traditional IRA.

The tax rules which apply are complex and contain many conditions not described above. You should consult with a tax advisor before you take a distribution from the Plan.

**3. I do not want taxes withheld from my disbursement. What do I need to do ?**

Because participants do not pay taxes on contributions to the Fund or on any interest or dividends earned, taxes are payable when you take a distribution from your account. If you take a Regular Distribution, then the taxes will be withheld as described above. If you take a Rollover Distribution, no taxes will be withheld during the transfer. If you are older than age 59-1/2, and you transfer your Rollover Distribution to a traditional Individual Retirement Account (IRA), current IRS regulations allow you to take a distribution from the IRA and not have the mandatory 20% tax withheld. You will still be liable for federal taxes in the year of the distribution. Please note that the IRS

may revise these withholding regulations in the future.

- 4. If I die, what happens to my money ?**  
Each Participant should sign a Designation of Beneficiary Form that indicates to the Plan Administrator the person or persons entitled to your account in the event of your death. See 'Naming a Beneficiary' on page 3 of the Summary Plan Description.

Please note that if you have a change in your status, such as a change in address, marriage, children or a divorce, a new Designation of Beneficiary Form must be signed. Only the most recent signed form is valid.

- 5. When do I qualify to withdraw money from the Plan ?**  
You can withdraw money when you retire, become disabled, terminate employment (are not working in the area for at least 90 days), or die. See page 5 of the Summary Plan Description for more information. You may also be eligible for a Hardship Withdrawal (next page).

- 6. How often can I take money out if I'm still an active employee ?**

Because the IRS discourages active employees from gaining access to retirement plan funds until they retire, the only way to take a distribution from the Fund while you are still an active employee is through a Hardship Withdrawal. There is no limit on the number of Hardship Withdrawals you can take, but the minimum withdrawal is \$1,000. There are only a few types of expenses that can qualify as Hardship Withdrawals. These types and the documentation you will need to provide the Fund when you apply are summarized below.

- Medical expenses that are not paid by the Health and Welfare Fund, and any dental claims.

You will need copies of the Health and Welfare Claim forms and or a copy of the original dental bills.

- Tuition payments and fees for the next 12 months of post-secondary education.

You will need copies of the tuition bill and receipts for any books or fees.

- Purchase of a Principal Residence

You will need a copy of the Purchase Agreement and a Pre-Closing statement from the bank. If you are currently selling your current home to purchase another the Sale Agreement for your current home must be included.

Hardship distributions are subject to the 20% withholding tax as well as the additional 10% excise tax if you are not yet 59-1/2. Therefore, you may want to request an amount that will cover the 20% withholding tax.

For more information on Hardship Withdrawals, see page 9 of the Summary Plan Description.

7. **Can I make a withdrawal over the phone ?**

No, all transactions must be in writing.

8. **Can I put money back into the Plan if I take a distribution ?**

No. Only Employer contributions are permitted.

9. **How far can I go back to pay medical or tuition bills under the Hardship Withdrawal ?**

You can go back one year from the date of application.

10. **I'm getting a divorce. What happens to my account ?**

As part of a divorce proceeding, a court can issue a "Qualified Domestic Relations Order" (QDRO) which may require that a percentage of your account be assigned to former spouse, child or dependent. The Fund must obey this order and will immediately notify any participant if they are affected.

11. **Do I have to claim the money I've withdrawn on my tax return ?**

Yes. All disbursements are taxable and must be reported on your tax return. You may want to consult with a tax return specialist or a financial planner regarding your specific situation.

**12. Is this Fund the same as a Individual Retirement Account (IRA) ?**

No. Although both the Fund and an IRA are designed to provide you with income when you retire from funds that grow on a tax deferred basis, there are many differences. For instance, contributions to the Fund are made by each participating employer, but IRA contributions are made by individuals. Also, contributions to IRAs have much lower limits before they become nondeductible for tax purposes. And under an IRA, the individual has control over how the money is invested. In the Fund, the Board of Trustees determines how the fund is invested. See page 4 of the Summary Plan Description for more information.

**Additional Information**

(1) Name of Plan:  
IBEW Local Union No. 64 Profit Sharing Plan and Trust

(2) Name and Address of the Board of Trustees:  
Board of Trustees  
IBEW Local Union No. 64 Profit Sharing Plan and Trust

South Bridge West - Bldg. J-7  
755 Boardman-Canfield Rd  
Youngstown, Ohio 44512

(3) Names and Address of the present Trustees:

(Union) James Burgham  
(Union) James Bobby  
(Union) Randall Pratt  
(Employer) Joseph Rogers  
(Employer) William T. Leone  
(Employer) C.J. Beil

South Bridge West - Bldg. J-7  
755 Boardman-Canfield Rd  
Youngstown, Ohio 44512



(4) Name and Address of the Plan Administrator:

Robert J. Lidle,  
Executive Vice President  
Penn-Ohio Chapter  
National Electrical Contractors  
Association  
South Bridge West - Bldg. J-7  
755 Boardman-Canfield Rd  
Youngstown, Ohio 44512  
(330)-726-5525

(5) Name and Address of the person designated as the legal agent for receiving service of Legal Process for the Plan:

Dennis Haines, Esquire  
Green, Haines, Sgambati, Murphy  
& Macala Co., L.P.A.  
Attorneys at Law

P.O. Box 849  
National City Bank Building  
Youngstown, Ohio 44501

(6) Type of Plan:

This Plan constitutes a profit sharing

plan for purposes of Section 401 and other provisions of the Internal Revenue Code.

(7) Type of Administration:

The Plan is administered by a joint Board of Trustees.

(8) Collective Bargaining Agreement:

The Plan is maintained pursuant to collective bargaining agreements between the Union and contributing employers. A copy of each such agreement is available for examination at the Fund Office during regular working hours, and a copy of any such agreement may be obtained from the Trustees if requested in writing.

(9) Funding Entity:

Assets are accumulated for purposes of paying benefits under this Plan in the IBEW Local Union No. 64 Profit Sharing Plan and Trust as provided by the Trust Agreement with the Trustees. The Custodian is Paine Webber, Inc. The investment manager is determined by the trustees.

(10) Contributing Employers:

Any participant or beneficiary under this Plan may write to the Plan Administrator to determine whether a particular employer is a contributing employer under this Plan and, if so, that employer's address.

(11) Plan Year:

The Plan maintains its records on a calendar-year basis.

(12) IRS Identification and Plan Number:

Employer Identification  
Number: 34-1290943

Plan Number: 003

**Rights under the Employee Retirement  
Income Security Act of 1974**

Participants in the IBEW Local Union No. 64 Profit Sharing Plan and Trust 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 insurance contracts, collective bargaining agreements and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports and plan descriptions.

Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator. The Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Obtain a statement telling whether he has a right to receive a benefit at normal retirement age (age 62) and if so, what his benefits would be at normal retirement age if he stopped working under the Plan now. If a participant does not have a right to a

benefit, the statement will tell him how many more years he has to work to get a right to a benefit. 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 upon the people who are responsible for the operation of the Plan. The people who operate a plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of Plan participants and beneficiaries.

No one, including an employer, union, or any other person, may fire a participant or otherwise discriminate against him in any way to prevent him from obtaining a benefit or exercising his rights under ERISA.

If a claim for a benefit is denied in whole or in part, a participant must receive a written explanation of the reason for the denial. He has the right to have the Plan Administrator review and reconsider his claim.

Under ERISA, there are steps a participant can take to enforce the above rights. For instance, if he requests materials from the

Plan and does not receive them within 30 days, he may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide materials and pay the participant up to \$100 a day until he receives the materials, unless the materials were not sent because of reasons beyond control of the Administrator. If a participant has a claim for benefits which is denied or ignored, in whole or in part, he may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan's money or if a participant is discriminated against for asserting his rights, he may seek assistance from the U. S. Department of Labor or he may file suit in a federal court. Besides the agent for service of legal process named in this booklet, legal process may also be initiated against the Plan Administrator and the Trustee.

The court will decide who should pay court costs and legal fees. If a participant is successful, the court may order the person he has sued to pay these costs and fees. If a participant loses, the court may order him to pay these costs and fees if, for example, it finds the claim frivolous.

If a participant has any questions about the Plan, he should contact the Plan

Administrator. If he has any questions about this statement or about his rights under ERISA, he should contact the nearest Area Office of the U. S. Labor-Management Services Administration, Department of Labor.