

Plumbers and Pipefitters Local Union #94

Fringe Benefit Funds

PAUL J. LAIR, Chairman
2541 Broad Avenue, NW
Canton, Ohio 44708

33 Fitch Boulevard
Austintown, Ohio 44515
Phone: 330-270-0453
Toll Free: 800-435-2388
Fax: 330-270-0912

JOSEPH M. FRIEDMAN, Secretary
Kauffman Plumbing & Heating
600 - 3rd Street SE
Canton, OH 44702

SUMMARY ANNUAL REPORT

This is a *summary of the* annual report for the PLUMBERS AND PIPEFITTERS LOCAL 94 HEALTH & WELFARE PLAN (EIN 34-6594978, Plan No. 501), for the period May 1, 2012 to April 30, 2013. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$10,631,446 as of April 30, 2013, compared to \$10,134,083 as of May 1, 2012. During the plan year, the plan experienced an increase in its net assets of \$497,363. This increase includes net unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of \$5,118,743. This income included employer contributions of \$3,859,237, employee contributions of \$636,326, realized gains of \$13,655 from the sale of the assets, earnings from investments of \$395,720, and other income of \$213,805. Plan expenses were \$4,621,380. These expenses included \$324,596 in administrative expenses and \$4,296,784 in benefits paid to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- An accountant's report.
- Assets held for investment.
- Transactions in excess of 5 percent of the plan assets.
- Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the Plan Administrator at 33 Fitch Boulevard, Austintown, Ohio 44515, Phone (800) 435-2388. The charge to cover copying costs will be \$0.25 per page. The items listed above are furnished without charge.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report, which are furnished without charge.

You also have the legally protected right to examine the annual report at the plan office located at 33 Fitch Boulevard, Austintown, Ohio 44515, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, N.W., Suite N-1513, Washington, D.C. 20210

December 10, 2013



INTERNATIONAL TRADE AND COMMERCE

Foreign Investment

U.S. Trade Representative
Washington, D.C. 20540
Tel: 202-475-3000
Fax: 202-475-3000

3000 Embassy
Washington, D.C. 20540
Tel: 202-475-3000
Fax: 202-475-3000

U.S. Trade Representative
Washington, D.C. 20540
Tel: 202-475-3000
Fax: 202-475-3000

INTERNATIONAL TRADE AND COMMERCE

U.S. Trade Representative
Washington, D.C. 20540
Tel: 202-475-3000
Fax: 202-475-3000

U.S. Trade Representative
Washington, D.C. 20540
Tel: 202-475-3000
Fax: 202-475-3000

U.S. Trade Representative
Washington, D.C. 20540
Tel: 202-475-3000
Fax: 202-475-3000

U.S. Trade Representative
Washington, D.C. 20540
Tel: 202-475-3000
Fax: 202-475-3000