

PLUMBERS & PIPEFITTERS NATIONAL PENSION FUND

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<http://www.ppnpf.org>

ADMINISTRATOR: WILLIAM T. SWEENEY, JR.

February 2011

James E. Killeen, III
Business Manager
U. A. Local Union #005
5891 Allentown Rd
Camp Springs, MD 20746-4570

Subject: **SUSPENSION OF BENEFITS WHEN RETURNING TO WORK**

Dear Brother Killeen:

The below notice will be included on the March 1, 2011 check stubs or direct deposit notices to all recipients of benefit checks from this Fund. This notice is provided in compliance with federal regulations, which require that we annually inform benefit recipients about the presumptions that the Fund will make and the actions that will be taken when it appears that they may have returned to work.

It is important for these individuals to know that when these Plan provisions are not followed, it could result in the suspension or termination of their monthly benefit payments. Of particular importance in this regard are the additional penalties to which these individuals could be subject if they fail to provide the necessary notice to the Fund concerning their return to work.

(This notice does NOT apply to Surviving Spouses and Beneficiaries.)

Before you consider returning to work, you should first read the Summary of Plan Provisions on Suspension of Benefits Due to a Return to Work, which is available on our website. Give special attention to the presumption of hours worked. Disability Pensioners should read the section on recovery from Disability. This information is also available in the Plan Booklet (previously provided). See page 27 for a return to work after retirement; see page 18 for recovery from Disability. Both documents will instruct you about the notices you are required to give, the presumptions that the Fund will make, and the actions that will be taken when you return to work, unless you have been advised otherwise in a letter from the Fund office.

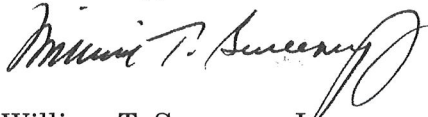
PLEASE VISIT US AT OUR WEBSITE - www.ppnpf.org

We would like to emphasize that this notice is not meant to threaten anyone, but merely to remind everyone receiving benefits from the Fund that following these provisions is critical to the continuation of their monthly benefits. As indicated, regular pension and disability pension recipients should read those sections that specifically apply to their situations. These provisions do not apply to regular pension recipients who have been advised otherwise in a letter from the Fund office. For example, a request for a waiver of suspension may have been approved for a specific situation, a pensioner may be age 65 or older and working less than 40 hours per month, or a pensioner may be working on or after the April 1st following the calendar year he attains age 70½.

A waiver of suspension of benefits by the Fund's Board of Trustees provides a way for a regular pensioner's benefit to continue if he returns to work at the trade after his retirement. Waivers are permitted under Section 9.07(f) of the Plan and are granted temporarily when there is a shortage of craftsmen. A request for a waiver must be received in this office from the Local Union Business Manager and the International Representative within the local's jurisdiction. Waivers are not available for disability pensioners, whose pensions are terminated under the Plan if they return to work.

If you have any questions regarding these rules, or how they apply to your members, please do not hesitate to contact us.

Fraternally,



William T. Sweeney, Jr.
Administrator for the Trustees

