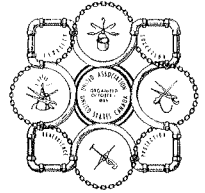


PLUMBERS AND PIPEFITTERS LOCAL 501

NORTHERN ILLINOIS BENEFIT FUNDS



1295 Butterfield Rd., Aurora, IL 60502-8879 • Ph (630) 978-4600 • Fax (630) 978-4616 • email: benefitfunds@ualocal501.org

Dear Member:

Attached are a Participant Data Form (PDF) and the Beneficiary Designation directions. You must complete the PDF form in order for yourself and family members to be eligible for benefits. The following documentation must also be submitted with this form:

If you are single: You must submit a photocopy of your county birth certificate.

If you are married: You must submit a photocopy of your county birth certificate, a photocopy of your spouse's county birth certificate, your spouse's social security number, a photocopy of your county marriage license and any insurance information pertaining to your spouse that he or she may have through their employment.

If you have children: You must submit a photocopy of your child(ren)'s county birth certificate(s) as well as their social security numbers.

If you have been previously married: You must submit a copy of your divorce decree and/or QDRO (Qualified Domestic Relations Order).

If there are children from a previous marriage from either yourself or your spouse: You must submit a copy of the divorce decree pertaining to that child(ren) that states who is responsible for insurance coverage. You must also submit legal guardianship papers or adoption papers if applicable. If there is a parent who has no contact or responsibility for a child(ren) or if either spouse has never been married, we will need a letter from the parent stating that the other parent is not responsible for any coverage, that the spouse has never been legally married and the child(ren) is his or her sole responsibility.

If your address or life status changes: You must complete a new PDF form. This form must be filled out in its entirety, not just the changes. Example: If you have a baby, you must then refill out the PDF to include yourself, your spouse and your new child along with the appropriate documentation listed above.

Please pay close attention to the Beneficiary Designation directions. This tells you the choices you have in assigning who would receive benefits in the event of your death.

If you should have any questions, please contact Patty or Cindy at (630) 978-4600. Thank you for your cooperation.

NORTHERN ILLINOIS BENEFIT FUNDS

PARTICIPANT DATA FORM



1295 Butterfield Road, Aurora, IL 60502-8879
 Phone (630) 978-4600 - Fax (630) 978-4616

MEMBER'S NAME (Last, First, Middle)

Social Security No.

HOME ADDRESS

MARITAL STATUS: (Check One)

CITY STATE ZIP

Single Divorced Widowed
 Separated Married

HOME PHONE

Date of Marriage: _____

Benefit Fund (Health and Welfare) Participant's (print first name, initial, last name if different and relationship)

	SOCIAL SECURITY NUMBER	DATE OF BIRTH	SEX
Member			
Spouse			
Children			

(If more lines are needed, use back of form)

BENEFICIARIES - Please fill out **your** Beneficiaries for the Funds listed below.

BENEFIT FUND (HEALTH AND WELFARE)

Full Name	Social Security #	Relationship
Address		Phone Number ()

PENSION FUND

Full Name	Social Security #	Relationship
Address		Phone Number ()

RETIREMENT FUND

Full Name	Social Security #	Relationship
Address		Phone Number ()

I hereby certify that the above information is correct and any improper information may jeopardize eligibility for benefits.

Participant's Signature _____ Date signed _____

This form MUST be filled in completely to be effective.

BENEFICIARY DESIGNATION FOR THE NORTHERN ILLINOIS FUNDS

As a participant in the Northern Illinois Funds (Northern Illinois Pension Fund, Northern Illinois Retirement Fund and Northern Illinois Benefit Fund) you have the opportunity to name beneficiaries for each Fund. In all cases you are permitted to designate a beneficiary. But, there are different rules applicable to beneficiary designation for each Fund and, if you fail to designate a beneficiary, different parties may receive your benefits under each Fund.

NORTHERN ILLINOIS PENSION FUND

Under this Fund you are designating an individual who will generally receive a monthly pension benefit in the case of your death before or after you begin receiving pension benefits.

If you are married your spouse will automatically be your beneficiary unless your spouse consents in accordance with terms of the Plan to another beneficiary designation. Your spouse, if you are married at your death and have been married for one year prior to death, will receive an annuity in accordance with the provisions of the Plan.

If you are unmarried or your spouse waives her beneficiary interest in accordance with the Plan, you may designate a beneficiary to receive death benefits under the plan, which will be an annuity for a particular number of months in a form designated in the Plan. (However, there may be no death benefit in cases where you have already received a particular number of months of pension payment prior to your death). You can designate any primary beneficiary and you may also designate a secondary beneficiary to receive remaining benefits in the event the primary beneficiary dies before all death benefits are paid out. If you do not designate a secondary beneficiary and your primary beneficiary dies before all death benefits are paid out, the primary beneficiary's heirs will receive the remaining death benefits.

If you are unmarried or your spouse waives her beneficiary interest, and you (1) do not designate a beneficiary or (2) your designated beneficiary does not survive you, your death benefit will be paid in this order: (1) to your spouse, unless it is determined that any waiver precludes this payment, (2) if no spouse exists to your children or their then living descendants, (3) or if no children or descendants survive to your legal heirs at the date of death.

If you are an "alternate payee" receiving an interest under a Qualified Domestic Relations Order ("QDRO") you may not designate a beneficiary to receive benefits in the event of your death. These benefits will revert to the participant.

NORTHERN ILLINOIS RETIREMENT FUND

Under this Fund you are designating an individual who will receive the balance of your Retirement Fund account if it has not been paid you prior to your death.

If you are married your spouse will automatically be your beneficiary unless your spouse consents in writing to another beneficiary designation.

If you are unmarried or your spouse waives her beneficiary interest in writing, you may designate a beneficiary to receive the balance of your account. If you designate more than one beneficiary and one or more of these beneficiaries dies prior to distribution of benefits, the remaining beneficiary(ies) will receive the deceased beneficiary's interest.

If you are unmarried or your spouse waives her beneficiary interest and you (1) do not designate a beneficiary or (2) your designated beneficiary does not survive you, your account balance will be paid to your surviving children, or, if no children survive you, to your surviving parents. If you have no surviving children or parents, your account balance will be paid to your estate for distribution in accordance with governing estate law.

If you are an "alternate payee" receiving an interest under a Qualified Domestic Relations Order ("QDRO") you may only designate as a beneficiary to receive benefits in the event of your death, a person who is also an "alternate payee" of the "participant." This will generally limit you to designating as beneficiaries children of your marriage to the "participant."

NORTHERN ILLINOIS BENEFIT FUND

Under the Northern Illinois Benefit Fund payments are made to beneficiaries in the form of "life insurance," accidental death insurance and for a retiree death benefit.

Any participant may designate any beneficiary or beneficiaries for these benefits. You may also change beneficiaries at any time. You do not need the consent of your spouse to designate someone other than your spouse as beneficiary. If you name more than one beneficiary, they will share equally.

If you (1) do not designate a beneficiary or (2) your designated beneficiary does not survive you, your benefit amounts will be paid to your spouse. If you have no spouse at the time of your death, these amounts will be paid to your children. If you have no spouse or children at the time of your death, these benefits will be paid to your parent. If you do not have a spouse, children or parents at the time of your death, these amounts will be paid to your estate for distribution in accordance with governing estate law.