

Plumbers and Pipefitters Local 501 U.A.



Summary Plan Description

of the

NORTHERN ILLINOIS RETIREMENT FUND

Defined Contribution Retirement Plan

Effective August 1, 2010

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INTRODUCTION

To All Participants and Beneficiaries:

We are pleased to distribute this new Summary Plan Description (SPD) which explains the benefits available under your Retirement Fund, summarizes the eligibility rules, explains how the benefits are calculated, explains how the plan is administered and sets forth your rights as a participant. Every effort has been made to avoid any conflict between this booklet, the Plan Document and the other legal documents governing this Plan. However, where there is a conflict, the terms of the Plan Document and the other legal documents governing the Plan will prevail.

Place this copy in the back of the binder we have provided for the Benefit and Pension Plans. It will then be convenient for you to make changes and updates as they are provided.

Sincerely,

The Board of Trustees

If You Move, Notify the Fund Office Immediately!

Notify the Fund Office or Plumbers and Pipefitters Local 501 immediately of a change of address. It is VERY IMPORTANT that the Fund Office always have your current address so that you can receive information or material as soon as possible. If you change your address, it is your responsibility to send the Fund Office your new address immediately. All you have to do is mail a letter or postcard to the Fund Office. Print or type your old address and your new address on the postcard or on a sheet of paper, making sure you indicate which is the new address. Failure to do so may result in your not being advised of changes to the Retirement Fund because we have no way to notify you.

Likewise, if you wish to change your beneficiary, you must notify the Fund Office. Once the Fund Office is notified of your wish to change the beneficiary, you will be sent the necessary form. It is then up to you to complete the form and return it to the Fund Office.

So don't lose out! Remember: the responsibility for letting the Fund Office know your new address IS YOURS! Just drop a note or post card in the mail showing your new address. Please make sure that your new address is separately stated. A return address on your envelope may be missed so please indicate your new address on a separate sheet of paper. Send that information to:

Mr. Robert E. Niksa
Administrative Manager
Northern Illinois Retirement Fund
1295 Butterfield Road
Aurora, IL 60502-8879
Telephone: (630) 978-4600
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Email: benefitfunds@ualocal501.org
Website: www.ualocal501.org



ABOUT YOUR PLAN

The Northern Illinois Retirement Fund was established June 1, 1997 to provide retirement, disability and death benefits to participants in the Fund. The former Plumbers and Pipefitters Local No. 554, U.A. Pension Fund was merged into this Fund effective February 1, 1999.

The Retirement Fund is maintained as a result of a collective bargaining agreement, sometimes referred to as a labor contract, between your employer and the Union. The Fund receives its money from employer contributions, on dates and in amounts called for by the labor contract negotiated with the employer by your Union or by another written agreement calling for contributions to the Fund. No money is ever withheld from your paycheck in order to support the Fund. An Individual Account is created in your name for these contributions and you have responsibilities for the direction of investment of this Individual Account.

Decisions on Plan operations and benefits are made by a Board of Trustees on which labor and management are equally represented. Working together, the Board of Trustees establishes rules of eligibility, strives constantly to improve the benefits, and sees that the Fund is in compliance with all applicable federal and state laws. The Board of Trustees also oversees the overall framework governing plan investment which now involves the participant's direction of the assets in the participant's Individual Account. In carrying out these responsibilities, the Board of Trustees are assisted by a team of professional advisers including:

- The Administrative Manager who handles the day-to-day business activities of the Fund such as collecting the employer contributions, keeping records of money received, crediting each participant's account with the correct number of hours worked and contributions received, calculating and paying benefits, paying Fund operational expenses, answering inquiries from participants about their eligibility and/or benefits, and assisting the Trustees and other Fund advisers in the performance of their duties. Contact information for the Administrative Manager is on page 30.
- The Fund Attorney advises the Board of Trustees on many other matters important to the Fund's operations. The name and address of the Fund Attorney is on page 29.

The largest part of the money which the Fund receives is returned directly to participants in the form of benefits.

As required by law, an independent auditor examines the financial records of the Fund each year and certifies that they are accurate, complete and fairly reported. In addition, the Board of Trustees are required to submit certain reports to the U.S. Department of Labor and the Internal Revenue Service. These reports are available for inspection in the Fund Office during normal business hours.

YOUR RESPONSIBILITIES AS A PARTICIPANT

There are certain responsibilities which you, as a participant must assume. Failure to carry out these responsibilities could affect your eligibility for benefits, the benefits payable and your ability to effectively exercise investment options:

1. File a Participant Data Form.
2. Notify the Fund Office promptly, in writing, if you have:
 - A change of address;
 - A change in marital status and submit the appropriate legal documents such as the marriage certificate, legal separation papers or final divorce decree, qualified domestic relations order; or
 - A change in beneficiary.
3. Exercise the appropriate decisions regarding direction of your Individual Account investments.

A detailed explanation of your responsibilities can be found in the appropriate sections of this SPD. Please refer to the Table of Contents for the page numbers.



FUNDING AND PARTICIPATION

Where does the money in the Retirement Fund come from?

The contributions to the Retirement Fund come from employers. These contributions began June 1, 1997. Employees are not required, and are not permitted, to make contributions to the Retirement Fund themselves. Employers contribute to the Fund specific amounts of money per hour paid as defined in applicable collective bargaining agreements or other written agreements requiring employer contributions to the Fund. The Fund Office withholds an administrative fee of \$2.00 per participant from the monthly contributions.

Who participates in the Retirement Fund?

Any employee who on or after June 1, 1997, performs one hour of service which requires contributions to the Fund becomes a “participant” in the Fund and an Individual Account is established for the participant. This employment can be as a plumber or pipefitter under a collective bargaining agreement requiring contributions to the Fund. This employment may also be as an employee of the Local Union, as an employee of a benefit fund, as an employee of an industry-related organization or as an employee performing non-bargaining unit work for an employer who has a collective bargaining agreement with Local 501, if any of these entities has entered a written agreement calling for contributions to the Fund for the employee. You will cease to be a participant if you experience a termination of participation or receive a distribution of your entire accumulated share.

Local 554

In addition, if any employee, on or after November 1, 1997, performed one “hour of service” which required contributions to the former Plumbers and Pipefitters Local No. 554, U.A. Pension Fund, that employee became a “participant” in the Fund and an Individual Account was established in his name, effective February 1, 1999.

Are there limits on the amount of contributions that can be made on my behalf under this Plan and others my employer maintains for me?

Section 415 of the Internal Revenue Code limits the annual additions to your account (the combination of employer contributions and forfeitures). At the time this Summary Plan Description was published, this amount may not exceed the lesser of \$40,000.00 (subject to a statutory cost of living adjustment) or 100% of your compensation. In figuring this limitation the contributions to the Retirement Fund are combined with other “defined contribution” plans maintained by your employer if any of these plans are not collectively bargained, multiemployer plans. Thus, if you or your employer make contributions on your behalf to a Section 401(k) plan or other single employer defined contribution pension plan maintained by your employer; the total of annual additions to the Retirement Fund and that other plan must be less than \$40,000.00 (or the maximum amount after any statutory cost of living adjustment) or 100% of your compensation. These annual addition limits are applicable to the combination of this Plan and any single employer defined contribution plan, such as a Section 401(k) plan, in which you participate through your Employer.



If you are a bargaining unit employee and the only two pension or 401(k) plans your employer maintains that you are part of are the Northern Illinois Pension Fund and the Retirement Fund, which are both collectively bargained, multiemployer plans, there should ordinarily be no problems with limitation of the annual additions which may be made on your behalf. However, if you are a non-bargaining unit employee or if you may be eligible to receive distributions from another pension or 401(k) plan maintained by your employer or if you or your employer make contributions to another pension or 401(k) plan, you may need to seek advice from your accountant or attorney concerning conformity with limits on distributions and contributions under federal law.



VESTING OF BENEFITS

When do my benefits in the Retirement Fund become vested?

All benefits provided by this Fund are immediately and fully vested when you complete, on or after June 1, 1997, one hour of service which requires contributions to the Fund. This means that it is not necessary to work a specific number of years in order to receive benefits from the Fund. Because vesting is full and immediate, your right to receive benefits will not be affected by a break in service. While you are 100% vested in your Individual Account, the total amount of your vested benefits will be determined as set forth below and you do not have any right, title or interest in the Plan, its assets or your Individual Account other than as set forth in the Plan.

What if I was a “participant” in the Local 554 Pension Plan and had NOT satisfied the participation and vesting requirements under that Plan prior to the February 1, 1999 merger date with the Fund?

As a special benefit for Local 554 Pension Plan participants, as part of the merger process, the vesting, participation and valuation terms of the Local 554 Pension Plan were amended, effective January 31, 1999, to provide that any Local 554 Pension Plan participant who had completed one hour of service under the Local 554 Pension Plan on or after November 1, 1997, but had not yet satisfied the participation and vesting requirements of the Local 554 Pension Plan, would have an Individual Account established for him and would be considered 100% vested in the amount of that Individual Account.



VALUATION OF INDIVIDUAL ACCOUNT

How will the amount of money I have in the Retirement Fund be determined?

When contributions are made for you by an employer they will be considered a part of an Individual Account which the Fund will set up for you and, as discussed above, you will be considered to be 100% vested in that Individual Account.

Your Individual Account will be “valued” on each “valuation date,” which, effective October 1, 1999, is defined as any day upon which the New York Stock Exchange is open. The new value of your Individual Account on a valuation date, also referred to as your “accumulated share,” will be obtained by adding the amount of contributions made for you since the prior valuation date, subtracting any distribution made to you since the prior valuation date, adding or subtracting the investment income or loss attributable to your Individual Account since the prior valuation date, and subtracting your share of the Fund’s administrative expenses since the prior valuation date. In order to defray administrative expenses, the Trustees establish a specific amount of money which will be deducted from each Individual Account that received contributions equal to or in excess of the amount deducted.

Are special valuation rules applicable to me if I was formerly a participant in the Local 554 Pension Plan?

Yes. Your Individual Account balance or accumulated share will ordinarily consist of two components. The first is your “Local 554 amount,” which is the amount of your Local 554 Pension Plan Individual Account, determined on January 31, 1999, under the Local 554 Pension Plan provisions in effect on that date, together with subsequent income earned on that amount. (Those provisions included the immediate vesting of Individual Accounts of all Local 554 Pension Plan participants who had one hour of service under the Local 554 Plan on or after November 1, 1997). This Local 554 amount will, as discussed below, be subject to the benefit distribution provisions and options which existed under the Local 554 Pension Plan on January 31, 1999.

The remaining portion of your Individual Account is the “Local 501 amount,” which is valued in the fashion set forth in the answer to the previous question. The Local 501 amount is subject to the benefit distribution provisions and options applicable to other participants in this Fund.

What if a valuation results in a particular Individual Account falling below zero?

The involved Individual Account will be closed and any expenses yet to be charged will be proportionally subtracted from all remaining Individual Accounts.

What if the total value of all Individual Accounts on a valuation date exceeds the total assets of the Fund?

All Individual Accounts will be proportionally reduced by the amount necessary to eliminate the excess.



INVESTMENT OF INDIVIDUAL ACCOUNT

How is my Individual Account invested?

Prior to October 1, 1999, the assets of the Fund, including your Individual Account, were invested in investments elected by the Board of Trustees. Effective October 1, 1999, this Plan became an “ERISA Section 404(c) Plan,” in which you, as a participant, are given substantial authority with respect to the investment of the balance of your Individual Account. Your Individual Account will be invested in one or more investment options made available to you by the Board of Trustees.

The Trustees will provide you with information concerning available investment options, although they may delegate this responsibility to a third party. You will have the opportunity, at any time, to provide instructions to the Trustees concerning the investment of your Individual Account balance. The Trustees will be obligated to follow your instructions except as otherwise provided in the regulations applicable to this type of Plan. The investment yield of your Individual Account will depend upon the investments you elect.



BENEFIT DISTRIBUTIONS

DISTRIBUTIONS OF OTHER THAN LOCAL 554 AMOUNT

Is there a single set of rules governing all benefit distributions under the Plan?

No. Distributions of the Local 554 amount (the Individual Account balance of a participant under the Local 554 Pension Plan, as amended, on January 31, 1999) are governed by special benefit distribution rules set forth in the next section. These rules, in order to comply with federal law, preserve the benefit options available to Local 554 Plan participants on the date of the merger of that Plan with the Retirement Fund. However, distributions of all other amounts are subject to the benefit distribution rules set forth in this section.

What events permit distributions to be made to me from my Individual Account?

Distributions from your account will be permitted for the following reasons:

1. Retirement,
2. Death,
3. Total and permanent disability, or
4. Separation from employment.

What will be distributed when one of these events takes place?

Distribution will be made in the form of a lump sum of your accumulated share, which is the entire amount of your Individual Account.

When can I receive a distribution for retirement?

You can receive a retirement distribution if you are at least age 57, provided you have ceased performance of plumbing or pipefitting work in the Plumbers and Pipefitters 501 jurisdiction and you have applied for benefits. However, even if you retire, you may choose to defer receiving your lump sum payment until April 1 of the calendar year after the calendar year you reach age 70½.

Is there an age where I must receive my retirement benefit?

Unless you elect otherwise, you must begin receiving your benefit no later than 60 days after the later of the close of the plan year in which: (1) you attain age 62, or (2) you terminate covered employment. Unless you are a five-percent owner of an employer, your benefits need not be paid until April 1 of the calendar year following the later of: (1) the calendar year in which you reach age 70½, or (2) the calendar year in which you retire from employment. This means that if you are actively employed in plumbing and pipefitting employment after age 70½ you are not required to receive your benefits at age 70½. However, if you are retired prior to age 70½ you must commence receiving your benefits no later than April 1 of the calendar year following the year you reach 70½. In addition, if you are a five-percent owner of an employer, your benefits must be paid no later than



90 days following the calendar year in which you reach age 70½ irrespective of whether you have retired.

When can I receive a distribution for total and permanent disability?

You can receive a distribution for total and permanent disability if you apply for benefits and you meet the Pension Plan's definition of "permanently and totally disabled," which is that your disability is permanent and continuous for the remainder of your life, that the disability prevents you from engaging in any regular construction occupation or employment, and that the disability was not incurred from criminal activity, a war injury or other similar cause.

When can I receive a distribution for separation from employment?

There are two types of separation from employment distributions.

1. "General separation" distributions are made for participants who have left the plumbing and pipefitting trade or left Local 501's jurisdiction. The "general separation" distribution applies to any participant (including travelers and non-bargaining unit participants) if the participant cannot receive a "cash-out" distribution.
 - a. You will be entitled to receive a lump sum distribution if any portion of your Local 501 amount was accrued prior to June 1, 2004 provided you have not worked in employment or self-employment as a plumber or pipefitter in the construction industry in the jurisdiction of Local 501 for fourteen months, including performance of work in any capacity, without a bona-fide termination of employment from your last contributing employer.
 - b. The same rules apply if all your Local 501 amount was accrued on and after June 1, 2004 except that your period of non-employment in the industry must have been two years (rather than fourteen months) within the State of Illinois (rather than in the Union's jurisdiction).
 - c. You will also be entitled to receive a lump sum distribution of all your Local 501 amount if you have left covered employment as a result of either termination from the Joint Education Fund apprenticeship program; or you discontinued working under a permit.

General separation distributions cannot be made if the participant is transferred to a non-bargaining unit position but continues to be employed by the same employer.

2. "Cash-Out" distributions are generally for travelers and non-bargaining unit participants, and can be involuntary or voluntary.
 - a. "Involuntary cash-out" (mandatory) distributions are for participants:
 - Who are NOT members of Local 501 and who do NOT pay an agency fee to Local 501;
 - Whose accumulated share is \$1,000.00 or less;
 - Who have an accumulated share that consists solely of a Local 501 amount;
 - Who terminate Plan participation;
 - Who do NOT have one or more hours of work in covered employment during the month that Plan participation terminates or in the next following month



(effective January 1, 2009, work in another jurisdiction for which contributions are made to the Fund under a reciprocal agreement shall not be construed to constitute work in covered employment for this purpose); and

- Who terminate employment from the employer for whom the participant last performed covered employment.
- b. “Voluntary cash-out” distributions are for participants who would otherwise qualify for an involuntary cash-out under the rules above, but who had an accumulated share greater than \$5,000. A participant with an accumulated share in excess of \$5,000.00 may not receive a voluntary cash-out unless the participant’s accumulated share was greater than \$5,000 on June 1, 2004. In accordance with federal law, the participant will be given the opportunity to have at least 30 days to consider whether he wishes to receive this voluntary distribution.

Under both the involuntary and voluntary cash-out provisions, distribution of the qualifying employee’s accumulated share will be made in the form of a lump sum and will generally be made no later than the end of the second plan year following the plan year in which the termination of participation occurred. However, a distribution may be made at a later time if the facts are affirmatively demonstrated establishing a “termination of participation in the plan.”

Once a person receives an involuntary cash-out he ceases to be a participant in the Plan. This does not prevent that person from returning to covered employment at a later date and once again becoming a Plan participant after having one hour of service.

How does the death benefit work?

If you die before you have received a distribution of the entire amount of your Individual Account, it will be paid to your beneficiary. Normally this beneficiary is your surviving spouse. To the extent required under a Qualified Domestic Relations Order a surviving spouse may include a person to whom you were formerly married. However, if there is no surviving spouse or if the surviving spouse has consented in writing to the designation, your death benefit will be paid to the beneficiary which you had designated in writing at the time of your death. If you did not properly designate a beneficiary, the amount will be paid to your surviving children equally, or if there are no surviving children, to your surviving parents. If you don’t have a surviving parent, then payment will be made to your executor or other personal representative for distribution in accordance with heirship laws.

Can I receive a “hardship” distribution of all or part of my accumulated share?

No. Although the Plan used to allow participants to take hardship distributions in certain situations, the Plan was amended effective January 1, 2001 to eliminate this form of distribution. However, in order to address distressed economic conditions which have endangered participants’ primary residences, effective November 15, 2007 through November 14, 2010, or later if the Trustees determine to extend such benefits, the Trustees have provided for three benefits to provide relief in these cases. These benefits are (1) a Principal Residence Foreclosure Distribution, (2) a Principal Residence Eviction Distribution and (3) a Landlord in Foreclosure Distribution.



How can I receive a Principal Residence Foreclosure Distribution?

The Principal Residence Foreclosure Distribution became effective November 15, 2007 and is currently available through November 14, 2010 unless extended by the Trustees. In order to receive a Principal Residence Foreclosure Distribution you must demonstrate the following:

1. You have not separated from service;
2. You require the distribution to meet an immediate and heavy financial need which is limited to prevention of foreclosure on your mortgage or the mortgage of your spouse with respect to your principal residence. This requires you to demonstrate that you have received either (a) legal process commencing foreclosure proceedings with respect to the participant's principal residence or (b) a letter from retained legal counsel for the lender demanding payment and indicating that foreclosure proceedings may proceed in the event of non-payment. In determining whether this need exists the Trustees will consider your resources and the resources of your spouse or children which are reasonably available to you.
3. You have obtained all available distributions and non-taxable loans from qualified plans maintained by contributing employers to this Fund.
4. The requested distribution does not exceed the amount necessary to meet the immediate and heavy financial need described in paragraph 2 above. This amount includes amounts needed to pay federal, state, and local income taxes and penalties reasonably anticipated to result from the distribution, as well as the administrative expenses, including attorney's fees, expended by the Fund in processing this distribution.
5. Your spouse, if any, consents to this distribution by a signature which is either notarized or witnessed by a Fund official.

How can I receive a Principal Residence Eviction Distribution?

The Principal Residence Eviction Distribution became effective September 15, 2008 and is currently available through November 14, 2010 unless extended by the Trustees. In order to receive a Principal Residence Eviction Distribution you must demonstrate the following:

1. You have not separated from service;
2. You require the distribution to meet an immediate and heavy financial need which is limited to prevention of eviction with respect to your principal residence. This requires you to demonstrate that you have received either (a) legal process commencing eviction proceedings with respect to your principal residence or (b) a letter from retained legal counsel for the landlord demanding payment and indicating that eviction proceedings may proceed in the event of non-payment. In determining whether this need exists the Trustees will consider your resources and the resources of your spouse or children which are reasonably available to you.
3. You have obtained all available distributions and non-taxable loans from qualified plans maintained by contributing employers to this Fund.



4. The requested distribution does not exceed the amount necessary to meet the immediate and heavy financial need described in paragraph 2 above. This amount includes amounts needed to pay federal, state, and local income taxes and penalties reasonably anticipated to result from the distribution, as well as the administrative expenses, including attorney's fees, expended by the Fund in processing this distribution.
5. Your spouse, if any, consents to this distribution by a signature which is either notarized or witnessed by a Fund official.

How can I receive a Landlord in Foreclosure Distribution?

The Landlord in Foreclosure Distribution became effective September 30, 2009 and is currently available through November 14, 2010 unless extended by the Trustees. In order to receive a Principal Residence Eviction Distribution you must demonstrate the following:

1. You have not separated from service;
2. You require the distribution to meet an immediate and heavy financial need which is limited to obtaining a lease for a new principal residence due to a Landlord in Foreclosure with which you or your spouse have a lease or other rental agreement for a principal residence which is the subject of foreclosure proceedings. Establishing an immediate and heavy financial need requires you to demonstrate evidence of (a) legal process commencing eviction proceedings with respect to your principal residence, (b) legal process commencing foreclosure proceedings with respect to the Landlord for the property which constitutes your principal residence or (c) a letter or other documents from retained legal counsel for the landlord and/or lender indicating the eviction of the Principal and/or foreclosure proceedings against the landlord are imminent. In determining whether this need exists the Trustees will consider your resources and the resources of your spouse or children which are reasonably available to you.
3. You have obtained all available distributions and non-taxable loans from qualified plans maintained by contributing employers to this Fund.
4. The requested distribution does not exceed the amount necessary to meet the immediate and heavy financial need described in paragraph 2 above. The amount of distribution for Landlord in Foreclosure Distribution is additionally limited to covering the security deposit (up to first and last month's rent) plus three additional months of rent in your new residence. You must furnish: (a) a copy of the new lease or (b) a letter from the landlord of the new residence in which the participant intends to establish a principal residence verifying the amount of security deposit required and the amount of monthly rent. However, you may also receive amounts needed to pay federal, state, and local income taxes and penalties reasonably anticipated to result from the distribution, as well as the administrative expenses, including attorney's fees, expended by the Fund in processing this distribution.
5. Your spouse, if any, consents to this distribution by a signature which is either notarized or witnessed by a Fund official.



Are there any limits on the number of times I can receive a Principal Residence Foreclosure Distribution, a Principal Residence Eviction Distribution or a Landlord in Foreclosure Distribution?

You may receive a Principal Residence Foreclosure Distribution only once every three years. You may receive a Principal Residence Eviction Distribution or a Landlord in Foreclosure Distribution only one time. However, you may receive each of these benefits once. For example, your previous reception of a Principal Residence Foreclosure Distribution has no effect upon your ability to later receive a Principal Residence Eviction Distribution.

What can I do with any distribution?

You can either take it in an immediately taxable lump sum or, if permitted, you may “roll over” the distribution to an IRA or other eligible retirement plan to defer taxation.

Who is eligible to receive benefits in the form of a rollover?

You may roll over your benefits into any eligible retirement plan. Your surviving spouse may roll over your benefit into an IRA or individual retirement annuity and not into another eligible retirement plan. Any other beneficiary may roll over benefits only into an “inherited” IRA to the extent permitted under the Internal Revenue Code.

What type of distributions are eligible for rollover treatment?

Distributions of either your Local 501 Amount or Local 554 amount can receive rollover treatment. However, if you receive your Local 554 amount benefit in one of the annuity forms of payment available for distribution of this benefit or if your distribution is required because of having reached the later of the April 1 of the calendar year after you reached age 70½ or your retirement, the distribution will not be eligible for rollover treatment. There are certain other limitations on rollover eligibility in the Plan Document, many of which are required by federal law. For example, you may not rollover a Principal Residence Foreclosure Distribution, a Principal Residence Eviction Distribution or a Landlord in Foreclosure Distribution. The Fund Office will explain the rules that apply to you when you apply for your distribution.

Are there tax consequences associated with particular choices I make regarding distribution of benefits?

Yes. Initially, you should be aware that your distribution will generally be fully taxable upon receipt unless you choose to roll over the money to an eligible retirement plan such as another qualified plan or an IRA. If there is no rollover, federal law requires withholding for federal income tax of 20% of the amount you receive. This is not necessarily the tax you owe, it is just the amount of tax withheld. If you roll over the money, your distribution generally will not be taxable until the year of receipt and there will be no withholding. You may elect to roll over all or a part of the involved distribution. But, the minimum amount you may elect to roll over is \$500.00.

You should also be aware that if you retire prior to age 59½ and roll over all or part of your retirement proceeds to an IRA, distributions from the IRA prior to age 59½ will be subject to an excise tax.



These representations are made to call your attention to matters of general concern and are subject to change based upon amendments to tax law. In all cases you should retain a tax professional to specifically explain the tax effects of receipt of a distribution from your Individual Account.

SPECIAL DISTRIBUTION PROVISIONS FOR LOCAL 554 AMOUNT

Why are special provisions concerning benefit distribution applicable to me if I was a former participant in the Plumbers and Pipefitters Local No. 554, U.A. Pension Plan?

A merger took place between the Retirement Fund and the Plumbers and Pipefitters Local No. 554, U.A. Pension Plan, effective February 1, 1999. In order to comply with provisions applicable to pension plan mergers under federal law and to provide an orderly integration of former Local 554 Pension Plan participants in the Northern Illinois Retirement Fund, certain special provisions were made applicable to these individuals. The key considerations were to ensure that no former Local 554 Pension Plan participant or beneficiary would lose any part of his or her Individual Account as a result of the merger and that all benefit options required to be preserved under federal law would continue to be preserved.

Does the merger have any effect upon me if I began to receive my benefits under the Local 554 Pension Plan before the February 1, 1999, merger date?

Generally no. Your benefits will continue to be paid out in accordance with the terms of the pre-merger Local 554 Pension Plan. Your benefits will not be redetermined unless contributions on your behalf were made to the Retirement Fund, rather than the Local 554 Pension Plan.

What events permit payment of my Local 554 amount?

1. Retirement.
2. Death.
3. Total and permanent disability.
4. Non-performance of plumbing and pipefitting work in the geographical area covered by the relevant employer association as defined by the Standard Metropolitan Statistical Area and adjacent counties.

When can I receive a distribution of my Local 554 amount for retirement?

You can receive a retirement distribution if you are at least age 60 provided you have ceased performance of plumbing or pipefitting work and no contributions are made to your Individual Account for at least two consecutive months. You must apply for benefits. Even if you retire, you may choose to defer receiving your lump sum payment until April 1 of the calendar year after the calendar year you reach age 70½.



When can I receive a distribution of my Local 554 amount for total and permanent disability?

You can receive a distribution of your Local 554 amount for total and permanent disability if you apply for benefits and the Trustees determine, in their sole discretion, that you are totally and permanently disabled.

When can I receive a distribution of my Local 554 amount for non-performance of plumbing or pipefitting work in the geographical area for twelve (12) months?

You can receive a distribution of your Local 554 amount if you had no contributions made to your Individual Account for the preceding 12 calendar months and you are no longer working in the plumbing or pipefitting trade in the geographical area covered by the association as defined by the Standard Metropolitan Statistical Area and adjacent counties.

Is there an age where I must receive my benefits?

Unless you elect otherwise, you must begin receiving your benefit no later than 90 days after the later of the close of the plan year in which: (1) you attain age 60; or (2) you terminate covered employment and satisfy the requirements for either the disability or absence from geographical area benefit. Assuming you elect not to receive benefits at the time set forth in the previous sentence, unless you are a five-percent owner of an employer, your benefits need not be paid until April 1 of the calendar year following the later of: (1) the calendar year in which you reach age 70½; or (2) the calendar year in which you retire from employment. This means that if you are actively employed in plumbing and pipefitting employment after age 70½, you are not required to receive your benefits at age 70½. However, if you are retired prior to age 70½ you must commence receiving your benefits no later than April 1 of the calendar year following the year you reach 70½. In addition, if you are a five-percent owner of an employer, your benefits must be paid no later than 90 days following the calendar year in which you reach age 70½ irrespective of whether you have retired.

If I am unmarried, what is the form for payment of the Local 554 amount for retirement, disability or separation from covered work?

These benefits will be paid to you in the form of a monthly annuity paying level monthly benefits for your life unless you consent in writing to a different form of benefit or accept payment in a different form of benefit. If you choose not to receive the annuity form of payment, you will receive your Local 554 amount in a single lump sum.

If I am married, what is the form for payment of the Local 554 amount for retirement, disability or separation from covered work?

These benefits will be paid to you in the form of a 50% husband and wife annuity, which pays you the actuarial equivalent of your Local 554 amount in a monthly annuity for your life and 50% of the monthly annuity amount for your spouse's life. If you and your spouse consent in writing, witnessed by a Notary Public or a designated Plan representative, and executed no more than 90 days prior to distribution, to waive the 50% husband and wife annuity form of payment, you may receive your Local 554 amount in a single lump sum or in the form of a 75% husband and wife annuity, which pays you the

actuarial equivalent of your Local 554 amount in a monthly annuity for your life and 75% of the monthly annuity amount for your spouse's life.

If I am unmarried, how does the death benefit for the Local 554 amount work?

If you die before you have received a distribution of the entire Local 554 amount, the balance of your Local 554 amount will be paid to your designated beneficiary in the form of a single lump sum payment. This payment must be made within one year of your death or, if later, as soon as practicable after the Trustees learn of your death.

If I am married, how does the death benefit work?

The ordinary form of payment of this benefit is a pre-retirement surviving spouse benefit. This is a monthly annuity for the life of your surviving spouse that is the actuarial equivalent of your Local 554 amount. Your surviving spouse must begin receiving this benefit no later than 90 days after your spouse applies for the benefit and, in any event, no later than 90 days after the later of the date when you would have reached age 60 or the date of your death. If your surviving spouse requests payment within one year after your death, your spouse may waive the annuity form of benefit and receive the benefit in the form of a single lump sum payment of the Local 554 amount.

Your spouse may waive the right to receive this benefit in the same manner as a spouse may waive the 50% husband and wife annuity. However, as part of this consent there must be an acknowledgement of an alternate beneficiary which cannot be altered without obtaining the spouse's consent. Also, the timing of this waiver must comply with applicable laws and regulations. Payment will then be made to the beneficiary in the form of a single lump sum payment.

May I receive my Local 554 amount in the form of a "rollover"?

The same rollover provisions that apply to the Local 501 Amount apply to the Local 554 amount (see page 16). However, you should be aware that you will not be able to roll over any Local 554 amount paid in the form of an annuity (single life annuity or 50% or 75% husband and wife annuity).



BENEFIT APPLICATION AND CLAIMS PROCEDURES

Are benefits automatically paid to me when one of the distribution events occurs?

No. You will need to make an application for benefits. Once you notify the Fund's Administrative Manager of your desire to apply for benefits you will be sent all proper application forms within 30 days. The application will prescribe information necessary to be included in the application, such as acceptable forms of proof of age. The application and supporting material must then be filed with the Administrative Manager.

After I file my application, how is the application processed?

Your application for benefits will normally be approved or denied within 90 days of the date the Administrative Manager receives your application. In the event additional time is necessary to process your claim, you will be notified prior to the expiration of the first 90-day period and the additional time will be not more than an additional 90 days after the expiration of the first 90-day period. The notice you receive will indicate the special circumstances requiring an extension of time and the date by which the Fund expects to render a final decision. Should there be no action taken within these time frames, your claim will be deemed to be "denied" and you may proceed with the claims review procedures set forth below.

In the case of an application for a total and permanent disability distribution, the initial decision on such benefits by the Administrative Manager will be made within 45 days, with the possibility of further extensions by two separate periods of 30 days if the extension is due to circumstances beyond the control of the Plan. The Administrative Manager will notify you of the first extension before the expiration of the initial 45-day period, and of the second extension prior to the end of the 30-day first extension. In addition, requests for additional information from the Administrative Manager regarding the claim will be made within the initial 45-day time period. You will have 45 days to obtain the information and, if the information is not supplied, your application for benefits will be denied within 30 days of the deadline to provide the information.

In the event your application is approved, distribution of your benefits will be commenced in accordance with the terms of the Plan.

Should your application be denied, you will receive a notice of decision which sets forth the specific reason or reasons for the denial, specific reference to Plan provisions on which the denial is based, a description of any additional information necessary for you to perfect your claim and an explanation of why this information is necessary and appropriate information concerning the steps to be taken to obtain review pursuant to the claims review procedures.

If my claim is denied, how do I request review under the claims review procedures?

If you disagree with the denial of your claim, write a letter to the Board of Trustees requesting a claim review. Attach any additional information that you think will help a favorable decision to be made on your claim, and mail the letter to:



Board of Trustees
Northern Illinois Retirement Fund
1295 Butterfield Road
Aurora, IL 60502-8879

Your letter requesting a claim review must be received by the Trustees within 60 days after the date you receive written notice of the claim denial. The period for requesting review by the Trustees of an adverse decision from the Administrative Manager regarding a total and permanent disability distribution is 180 days after the Administrative Manager's denial of the claim.

Can I use someone else to represent me, can I review materials and can I get a hearing before the Trustees?

You can authorize someone else to file your request for review and otherwise act for you. You and/or your representative can review materials in the Fund's files that are related to your claim. You and/or your representative can submit written issues and comments to support your request for review. You can also make a written request for a personal appearance (by you and/or your representative) at a hearing before the Trustees. If a hearing is granted, your and/or your representative's appearance will be at your own expense.

What process will the Trustees use in deciding my request for claim review?

The Trustees will review all of the material submitted with your claim, the action taken by the Fund Office, the additional information you have provided, and the reasons you believe that your claim should have been approved.

After the Trustees have reviewed your claim, you will be sent a written explanation of their decision. Their written decision will normally be mailed within 60 days of the date the Trustees received your request for review or within 120 days of the date the Trustees received your request for review in the event special circumstances, such as the need to hold a hearing, require more time for processing. If more time is needed, written notice of the extension will be mailed to you prior to the expiration of the initial 60-day period. The written decision on review will include the reasons for the decision and specific references to the particular Plan provisions upon which the decision was based. If the written decision is not rendered within the time periods set forth above, your claim will be deemed to have been denied on review.

In the case of an application for a total and permanent disability distribution, review of a decision by the Trustees in such a case must ordinarily be made within 45 days of receipt of the request for review. If the Trustees require additional time, written notice of the extension will be furnished prior to the end of this 45-day time period, with a final decision rendered no later than 90 days after the Trustees received the request for review from the participant, unless the participant caused or contributed to the postponement. If the Trustees require additional medical information regarding the disability pension application, they must consult a medical professional who is not the same individual or a subordinate of the person requested by the Administrative Manager.



GENERAL MATTERS APPLICABLE TO THE PLAN

Are the Trustees' decisions final and binding?

Subject to the requirements of the law, the Trustees are the sole judges of the standard of proof required in any case and the application and interpretation of the Plan. The decisions of the Trustees will be final and binding on all parties. The Trustees are empowered to exercise the fullest extent of discretion authorized under any applicable law in carrying out their responsibilities. Benefits under this Plan will be paid only when the Board of Trustees, or persons delegated by them to make such decisions, decide, in their sole discretion, that the participant or beneficiary is entitled to benefits under the terms of the Plan.

Are the Trustees permitted to rely upon information I provide them?

You have a duty to furnish the Trustees with any information or proof reasonably required to determine your benefit rights. In addition, the Trustees may rely upon representations submitted by participants, beneficiaries, spouse and other parties in making benefits determinations, and unless such reliance was arbitrary and capricious, the Trustees' determination will be final and binding and will relieve the Trustees from any liability to the extent of their payments. For example, the Trustees will not be liable for duplicate payments with respect to the same participant. The Trustees will also have the right to recover any benefit payments made in reliance on any willfully false or fraudulent information furnished them by a participant or beneficiary.

What if I leave covered employment for military duty?

If your employment with a participating employer terminates due to "qualified military service" (performance of duty on a voluntary or involuntary basis in a uniformed service). You will receive credit toward participation, contributions, benefits and service in accordance with Section 414(u) of the Internal Revenue Code (USERRA). In order to qualify for these credits, you must return to work after your military service within the time periods provided by USERRA (for example, if you served more than 180 days, you must submit an application for reemployment no later than 90 days after your military service is completed). Credits would include vesting, although the full and immediate vesting provisions of the Plan mean that a participant is 100% vested upon completion of the first hour of covered employment under the Plan. Any contributions necessary to provide such benefits will be the responsibility of the last employer for whom the employee performed covered employment prior to the period of qualified military service. This provision is applicable to reemployments initiated on or after December 31, 1994.

Can my benefits be assigned or attached?

Generally not. You may not assign the benefits in your Individual Account and the Trustees may not recognize any assignment or attachment. However, the IRS may be able to levy upon assets in your Individual Account in certain circumstances. In addition, any portion of your Individual Account may be assigned to an "alternate payee," such as a former spouse, pursuant to a Qualified Domestic Relations Order (QDRO) as defined in ERISA and the Internal Revenue Code. Participants and beneficiaries can obtain, without



charge, a copy of the procedures governing QDRO determinations from the Board of Trustees by contacting the Administrative Manager.

What happens to my benefits in the case of my incompetency or incapacity?

The Plan authorizes the Trustees, in their discretion, to direct benefits to your maintenance or to the object of your natural bounty (a person who is close to or related to you who would reasonably be expected to receive a share of your estate) unless prior to such payment your guardian or legal representative makes a claim on your behalf.

If a Union official, a Fund official or an individual Trustee makes a statement about my Plan rights, can I rely upon it?

No. The Fund is not bound by representations made by anyone other than the full Board of Trustees.

Can the Plan be amended?

Yes. The Plan may be amended by the Trustees at any time. However, no amendment may reduce benefits which have been approved for payment if funds are available for payment of the benefits, nor reduce your Individual Account other than for losses to the Trust. In addition, no amendment may be adopted if it alters the basic principles of the Trust Agreement founding the Fund, is in conflict with collective bargaining agreement provisions applicable to contributions to the Fund, is contrary to laws governing multi-employer ERISA trust funds, or is contrary to agreements entered by the Trustees. Further, while an amendment may be made retroactively, to the extent permitted under applicable law, it cannot reduce a benefit accrued prior to the amendment or eliminate an optional form of benefit applicable to a benefit accrued prior to the amendment unless such an amendment is permitted under applicable federal law.

What happens in the case of a merger of the Plan?

In the case of a merger or consolidation with another plan or a transfer of assets or liabilities to another plan, you will receive a benefit immediately after the merger, consolidation or transfer which is equal to or greater than the benefit you would have received immediately before the merger, consolidation or transfer.

What happens if the Plan terminates?

The Plan may be terminated at any time by a vote of the Trustees, upon mutual agreement between the Union and the Employer Association to terminate the Plan, or by a mutual agreement of the Union and the Employer Association to terminate the Trust, if the action is taken in conformity with applicable law. The Plan will also terminate upon termination of the Trust by the occurrence of any one or more of the following events: (1) no individuals are living who can qualify as employees; (2) the adoption after September 26, 1980 of a Plan amendment providing that participants will receive no credit for any purpose under the Plan for service with an employer after the date specified in the amendment; (3) the withdrawal of every employer from the Plan, or the cessation of obligation of all employers to contribute to the Plan; (4) upon action taken by the PBGC under ERISA Section 4042(a); (5) when there is no longer a written agreement or other obligation between an employer and the Union or the Fund requiring contributions to the



Fund; or (6) in the opinions of the Trustees the Fund is inadequate to carry out the intent and purpose of this agreement or to meet the payments due or to become due under this agreement to persons already receiving benefits. The Plan may also become “partially terminated” with respect to certain participants if the conditions for such a termination under applicable law are present.

If the Plan terminates, the benefits you earned prior to termination will continue to be fully vested to the extent funds exist to support the benefits. The expenses of the Plan will be paid. Thereafter, each participant will receive that part of the total remaining assets of the Plan in the same ratio as the participant’s accumulated share bears to the aggregate amount of the accumulated share of all participants. No part of the assets will be returned to any employer or inure to the benefit of any employer or to the Union.

Because this is an “individual account plan” under ERISA Section 3(34), 29 U.S.C. § 1002(34), the benefits of the plan are not insured under Title IV of ERISA, pursuant to ERISA Section 4021(b)(1), 29 U.S.C. § 1321(b)(1), which excludes “individual account plans” from benefit insurance coverage by the PBGC.

Is this Plan a qualified plan?

Yes. The Plan has obtained a determination from the Internal Revenue Service that it is a qualified plan. It is intended that this Plan, at all times, be qualified with the Internal Revenue Service. This means that contributions made on your behalf by the employers are not taxable to you until you begin receiving benefits. The Trustees retain the authority to amend or change the terms and provisions of the Trust Agreement and/or Plan in order to maintain the qualified status of the Plan.



STATEMENT OF ERISA RIGHTS

As a participant in the Northern Illinois Retirement Fund, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants are entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary Plan description. 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 you whether you have a right to receive a pension at normal retirement age (statutorily defined as age 65, although full benefits at retirement are available at age 57 for the Local 501 amount, or for the Local 554 amount, at age 60) 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 right to a pension. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The Plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

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 your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a pension benefit 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 a



copy of Plan documents or the latest annual report 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 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. If you believe that Plan fiduciaries misuse the Plan's money, or if you believe you are discriminated against for asserting your rights, you may seek assistance from the U.S. 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.

Assistance With Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security 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 Employee Benefits Security Administration. You may also find answers to your questions and a list of EBSA field offices at the website of the EBSA at www.dol.gov/ebsa.

How to Read or Get Plan Material

You can read the material listed in the previous section by making an appointment at the Fund Office during normal business hours. This same information can be made available for your examination at certain locations other than the Fund Office. The Fund Office will inform you of these locations and tell you how to make an appointment to examine this material at these locations. Also, copies of the material will be mailed to you if you send a written request to the Fund Office. There may be a small charge for copying some of the material. Before requesting material, call the Fund Office to find out the cost. If a charge is made, your check must be attached to your written request for the material. Contact information for the Fund Office is shown below.

Northern Illinois Retirement Fund
1295 Butterfield Road
Aurora, IL 60502-8879
Telephone: 630-978-4600
Fax: 630-978-4616
Email: benefitfunds@ualocal501.org
Website: www.ualocal501.org



ERISA INFORMATION

Name of Plan

Northern Illinois Retirement Fund

Sponsoring Employers and Employee Organizations

A complete list of the employers and employee organizations sponsoring this Plan may be obtained upon written request to the Fund Office. This information will include the address of these employers and employee organizations, as well as information concerning whether a particular employer or employee organization sponsors or contributes to the Plan.

Name and Address of Plan Sponsor

The Plan Sponsor is the Board of Trustees of the Northern Illinois Retirement Fund. The Plan Sponsor's address is:

Board of Trustees of the Northern Illinois Retirement Fund
1295 Butterfield Road
Aurora, IL 60502-8879

Name and Address of Union

Plumbers and Pipefitters Local 501
1295 Butterfield Road
Aurora, IL 60502-8879

Name and Address of Employer Association

Plumbing and Mechanical Contractors Authority of Northern Illinois Alliance
(PAMCANI Alliance)
603 Rogers Street, Suite 2
Downers Grove, IL 60515

Employer Identification Number (EIN)

36-4166381

Plan Number

001

Type of Plan

The Northern Illinois Retirement Fund is classified as a defined contribution, individual account, profit sharing plan.



Type of Plan Administration

The Plan was established, and is maintained by the:

Board of Trustees
Northern Illinois Retirement Fund
1295 Butterfield Road
Aurora, IL 60502-8879

Service of Legal Process

Service of legal process should be made to:

Mr. Robert E. Niksa
Administrative Manager
Northern Illinois Retirement Fund
1295 Butterfield Road
Aurora, IL 60502-8879

Service of legal process may also be made on the Plan Administrator or any member of the Board of Trustees.

Collective Bargaining Agreement

The Retirement Fund is maintained pursuant to collective bargaining agreements between Plumbers & Pipefitters Local No. 501 and various participating employers. You may obtain copies of the collective bargaining agreements by writing to the Plan Administrative Manager or the Local Union. If you wish, you may examine the agreements at the Fund Office.

Source(s) of Contributions

The Fund is funded through contributions made by the employers on behalf of their employees pursuant to the terms of the collective bargaining agreement or other written agreements and by investment income earned on a portion of the Fund's assets.

Funding Medium for the Accumulation of Plan Assets

Assets are accumulated and benefits provided by the Trust Fund. As discussed in the "Investment of Individual Account" section of this SPD, prior to October 1, 1999, the assets of the Fund, including your Individual Account, were invested in investments elected by the Board of Trustees. Both before and after that date the Plan has been and continues to be a qualified pension plan under Section 401(a) of the Internal Revenue Code. Effective October 1, 1999, this Plan became an "ERISA Section 404(c) Plan," in which you, as a participant, are given substantial authority with respect to the investment of the balance of your Individual Account. Your Individual Account will be invested in one or more investment options made available to you by the Board of Trustees. The Trustees will provide you with information concerning available investment options, although they may delegate this responsibility to a third party. You will have the opportunity to provide instructions to the Trustees concerning the investment of your Individual Account balance. The Trustees will be obligated to follow your instructions except as otherwise provided in the regulations applicable to this type of Plan.



Plan Fiscal Year

The Plan's fiscal year begins on July 1st of each year and ends on June 30th of the following year.

Fund Legal Counsel (Fund Attorney)

Mr. Hugh Arnold
Attorney at Law
Arnold & Kadjan
19 West Jackson Boulevard
Chicago, IL 60604



BOARD OF TRUSTEES OF THE NORTHERN ILLINOIS RETIREMENT FUND

Employer Trustees

Ms. Lori Abbott (Chairperson)
Abbott Industries
225 William Street
Bensenville, IL 60106

Mr. Frank Kennedy
Gehrett Plumbing
4743 South Knox
Chicago, IL 60632

Mr. Chris LaVoie
Capital Mechanical Ind.
998 N. Lombard Road - Suite 150
Lombard, IL 60148-1262

Mr. Dan Mahoney
Mahoney Plumbing
501 Bank Lane
Highwood, IL 60040

Mr. Gary Rippentrop
G's R Plumbing
1831 E. Lincoln Highway
DeKalb, IL 60115

Mr. Martin Schulz
Premier Mechanical
111 South Fairbank
Addison, IL 60101-3119

Union Trustees

Mr. Thomas E. Andrews (Secretary)
Plumbers and Pipefitters Local 501
1295 Butterfield Road
Aurora, IL 60502-8879

Mr. Joseph Blasing
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Mr. Scott Roscoe
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Fund Administrative Manager

Mr. Robert E. Niksa
Northern Illinois Pension Fund
1295 Butterfield Road
Aurora, IL 60502-8879

