



**Electrical Construction Industry**  
PENSION PLAN  
11001 W. Plank Court, Suite 120  
Wauwatosa, WI 53226  
(414) 778-0068

## **Important Notice to Participants**

September 2012

The Trustees have taken action to amend the Plan. This Notice describes the change. In summary, the Trustees have amended the Plan's prohibited employment rules to eliminate one form of employment that had been considered prohibited employment for purposes of the Plan's suspension of benefit rules.

As background, if, after you retire and begin receiving your pension benefit, you work in employment prohibited by the Plan, then you lose your pension for the particular months you work. When you retire again following your prohibited employment, your pension benefit can again commence.

The Plan document defines prohibited employment. There are different prohibited employment rules depending on whether your pension begins before or after December 31, 1997. Also, different rules apply before and after age 65. The change adopted by the Trustees relates to the definition of prohibited employment prior to age 65. The following describes the change:

- Prior Rule. Prior to this change, before age 65, prohibited employment included employment or self-employment in work regularly performed by electrical workers "or by any building trades craftsman."
- New Rule. As amended by the Trustees, prohibited employment prior to age 65 now means, in general, employment or self-employment in work regularly performed by electrical workers. Therefore, work as a "building trades craftsman" (other than as an electrical worker) is no longer considered prohibited employment.

For your information, the complete definition of prohibited employment before age 65, as amended, is as follows:

- (b) Before Age 65. During periods before a Participant or former Participant attains age 65, for those Participants and

former Participants whose pension benefit was effective after December 31, 1997, the term "Prohibited Employment" means employment or self-employment in work regularly performed by electrical workers. For those Participants and former Participants whose pension benefit was effective before January 1, 1998 and during periods before they attain age 65, the term "Prohibited Employment" means employment or self-employment in the state of Wisconsin:

- (i) for an Employer;
- (ii) in the same or related business as any Employer; or
- (iii) in work regularly performed by electrical workers.

However, the term "Prohibited Employment" shall not mean work as an instructor in an apprenticeship program recognized by the Trustees where contributions are not made on behalf of instructors to the Plan or work as an electrical inspector for a governmental authority where contributions are not made on behalf of electrical inspectors to the Plan.

This Notice is a Summary of Material Modifications ("SMM") within the meaning of section 104 of the Employee Retirement Income Security Act of 1974. An SMM describes changes to the information provided in the most recent Summary Plan Description ("SPD"). The SMM describes important changes to the Plan effective as of the date listed above. Please keep this SMM with your SPD for future reference. Please contact the Plan Office if you would like to request a copy of the Plan document, SPD or any SMM relating to the Plan. You may contact the Plan Office at (414) 778-0068 or 11001 West Plank Court, Suite 120, Wauwatosa, Wisconsin 53226.