



**ELECTRICAL CONSTRUCTION INDUSTRY  
ANNUITY PLAN**

**SUMMARY PLAN DESCRIPTION**

**October 2004**

**ELECTRICAL CONSTRUCTION INDUSTRY  
ANNUITY PLAN**

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## INTRODUCTION

Effective June 28, 1991, as a result of collective bargaining negotiations between Local Union 494 of the International Brotherhood of Electrical Workers (the "Union") and the Electrical Contractors Association, Milwaukee Chapter, N.E.C.A., Inc. (the "Association"), the Electrical Construction Industry Annuity Plan (the "Plan") was established to benefit certain employees represented by the Union.

For purposes of this booklet, an Employer is a contractor that has agreed to make contributions to the Plan pursuant to a collective bargaining agreement between the Association and the Union.

Detailed and complex legal documents comprise the formal text of the Plan. This booklet, referred to as the "Summary Plan Description," explains the principal provisions and features of the Plan and your rights, obligations and benefits under the Plan, as in effect as of October, 2004. This booklet cannot modify the terms of the formal Plan document. In the event of inconsistencies between this booklet and the Plan document, the formal Plan document will control. You may inspect a copy of the Plan document at the Plan Office.

You should read this booklet carefully. The Plan could become an important source of retirement income for you, and you should understand what you must do to receive payments from the Plan. You should also understand the benefits available to your spouse or beneficiary in the event of your death.

This booklet is not intended to provide you with tax advice regarding your benefits under the Plan. The tax laws regarding your benefits are complex. You should consult with an attorney or tax advisor if you have any questions regarding the taxation of your benefits.

## **BOARD OF TRUSTEES**

### **UNION TRUSTEES**

Paul Welnak  
Business Manager  
I.B.E.W. Local Union 494  
3303 South 103rd Street  
Milwaukee, WI 53227

Jerry Keifenheim  
Business Representative  
I.B.E.W. Local Union 494  
50 Bank Street  
Fond du Lac, WI 54935

Michael Mueller  
Business Representative  
I.B.E.W. Local Union 494  
3303 South 103rd Street  
Milwaukee, WI 53227

### **EMPLOYER TRUSTEES**

Robert Rayburn  
Executive Vice President  
Electrical Contractors Association  
115 South 84th Street, Suite 110  
Milwaukee, WI 53214

Toby Mei,  
President  
Preferred Electrical Contractors, Inc.  
2450 South 162nd Street  
New Berlin, WI 53151

Paul Ramstack,  
President  
Spectrum Electric, Inc.  
9730-E North Granville Road  
Mequon, WI 53092

## **PARTICIPATION**

### **ELIGIBLE EMPLOYEES**

Individuals who are covered by the Plan are "Participants." You are eligible to participate in the Plan if you are employed by an Employer who is required to make contributions to the Plan on your behalf.

## **CONTRIBUTIONS TO THE PLAN**

### **EMPLOYER CONTRIBUTIONS**

Your Employer will make a contribution to the Plan based on your hours worked each month as required by the collective bargaining agreement. The Employer's contribution will be allocated on a monthly basis to the account of the Participant on whose behalf the contribution was made.

### **ROLLOVER CONTRIBUTIONS**

If you receive a distribution from another qualified retirement plan, you may have all or part of your distribution from that plan deposited into your "Rollover Account" under this Plan. The Plan's Trustees must approve of your rollover before the Plan can accept it. You will always remain 100% vested in any rollover contributions and earnings on those contributions. Contact the Plan Office for more information.

### **INVESTMENT OF CONTRIBUTIONS**

You supervise and direct the investment of your account in the Plan among investment options offered by the Plan. The Plan offers a choice of investment options with different degrees of risk and return. You may divide your account among the various investment options available in any whole percentage.

Although the Trustees do not offer investment advice, the Plan Office will provide you with information pertinent to each investment vehicle regarding fees, degree of risk, type of fund, previous returns and other important information.

The Plan is designed to meet the requirements of section 404(c) of the Employee Retirement Income Security Act of 1974 ("ERISA"). These requirements transfer the investment responsibility from a Plan fiduciary to you as a Plan participant,

beneficiary or alternate payee. This means the Trustees will not be liable for any losses to your account resulting from your investment decisions.

In order to make informed investment decisions, you may request the following from the Plan Office:

- A description of the annual operating expenses of each investment alternative (e.g., investment management fees or administrative fees).
- Copies of any materials relating to the available investments, to the extent such materials are provided to the Plan (e.g., prospectuses, financial statements and reports).
- A list of assets making up the portfolios of the vehicles, to the extent available to the Plan.
- Information on the value of shares or units in an investment, as well as the past and current investment performance information.
- Information on the value of the shares or units held in your account.

You can change your investment election in accordance with the Plan's rules.

If you do not direct the investment of all or a portion of your account, that portion of the account will be invested in the fund(s) uniformly designated by the Trustees on your behalf.

Contact the Plan Office for current information regarding the investment vehicles that are available to you and the rules governing your investment elections.

## **TRANSFER OF CONTRIBUTIONS**

The Plan offers employees who move to electrical industry employment outside the area of the Plan a chance to remain covered by the Plan. If you leave employment covered by the Plan for employment covered by another money purchase pension plan participating in the I.B.E.W.-Electrical Industry Pension Reciprocal Agreement, you may elect to have contributions transferred to this Plan under the following conditions:

- You must complete a reciprocity authorization form in the hiring hall of the local union within whose jurisdiction you are being referred for employment.

- If you have elected to have contributions transferred to this Plan, and you then elect to have such transfers stopped, unless approved by the Trustees, you cannot resume such transfers.

For further details regarding this arrangement, contact the Plan Office.

### **BENEFIT CREDIT FOR PERIODS OF MILITARY SERVICE**

Under the Uniformed Services Employment and Reemployment Rights Act ("USERRA"), you will be entitled to receive contributions to the Plan for periods of military service if you:

- a) leave covered employment for military service;
- b) remain in military service for no more than five years; and
- c) return to covered employment with any participating employer within a specified time period (by the next work day if the leave is less than 31 days, within 14 days if the leave is 31 to 180 days, or within 90 days if the leave exceeds 180 days).

On entering military service, where possible, you should provide written notice to the Plan Office which includes your name and Social Security number, date covered employment terminates, branch of service, anticipated reemployment date and mailing address.

Upon returning to covered employment after military service, you must provide a copy of your discharge papers to the Plan Office with the date of induction or enlistment, the date of discharge and whether the discharge was honorable. If you satisfy the requirements of USERRA after returning to covered employment, then you will be entitled to receive contributions for your period of military service. In order to ensure you receive credit for periods of military service, you should contact the Plan Office at the time you enter military service and upon your return to covered employment after completing military service.

### **VESTING**

#### **VESTING DEFINED**

Vesting refers to your ownership of your account in the Plan.

#### **VESTING RATE**

Your account is always 100% vested.

## DISTRIBUTIONS

### RETIREMENT DISTRIBUTIONS

**Commencement of Distributions.** Distribution of your account may commence under the following circumstances and conditions:

- **Cessation of Contributions at Any Age.**
  - (1) **Mandatory Distribution if Account Balance is \$5,000 or Less.** If you terminate employment with an Employer that contributes to the Plan on your behalf at any age, and your account balance does not exceed \$5,000, then your account shall be distributed to you after no contributions have been made to the Plan on your behalf for 12 consecutive months. Your account will be distributed as soon as administratively feasible after the Plan's Valuation Date following the 12-month lapse in contributions. The Valuation Date is the last day of each calendar month. For example, if your account does not exceed \$5,000, you stop working for an Employer contributing to the Plan on May 15, 2003, and no contributions are made to the Plan on your behalf in the following 12 months (June 2003 through May 2004), your account will be distributed as soon as feasible after May 2004.
  - (2) **Permissive Distribution.**
    - (a) **Eligibility for Permissive Distribution.** If you terminate employment with an Employer that contributes to the Plan on your behalf at any age, you may elect to receive a distribution of your account if no contributions have been made to the Plan on your behalf for 6 consecutive months. Your account will be distributed as soon as administratively feasible after the Plan's Valuation Date immediately following the date of your election (which election can be made after the 6-month lapse in contributions). For example, if you stop working for an Employer contributing to the Plan on December 15, 2003, and no contributions are made to the Plan on your behalf in the following 6 months (January 2004 through June 2004), you may elect to receive a distribution after June 2004.



(b) **Amount of Permissive Distribution.** The following rules apply for permissive distributions following a 6-month lapse in contributions. If your account balance equals less than \$5,000, you must elect to receive your entire account balance. If your account balance equals \$5,000 or more, you must elect to receive at least \$5,000. If you do not elect to receive a distribution when you are first eligible for a permissive distribution under this paragraph, and the Plan subsequently receives a contribution on your behalf, then you cannot receive a distribution until age 55.

- **Attainment of Age 55.** If you are not working for an Employer that contributes to the Plan on your behalf on or after your 55th birthday, you may elect to receive a distribution from your account. Your account will be distributed as soon as administratively feasible after the Plan's Valuation Date immediately following the date of your election.
- **Disability.** You will be eligible to receive a distribution of your account if you terminate employment with an Employer that is obligated to make contributions to the Plan on your behalf as a result of a total and permanent disability. A "total and permanent disability" is a physical or mental condition which, in the judgment of the Trustees, will totally and presumably permanently prevent you from engaging in employment or gainful pursuit in the electrical industry or as a craftsman in any building trades industry. Your account will be distributed after the Plan's Valuation Date following a six-month period of disability, provided you apply for a distribution.
- **Return to Employment Before Age 62.** If you receive a distribution and subsequently return to employment with an Employer that is obligated to contribute to the Plan on your behalf, then you will not be eligible to receive a subsequent distribution prior to attaining age 62.
- **Latest Payment Date.** Distribution of your account must begin no later than the April 1 following the calendar year in which you attain age 70-1/2.

**Payment Options.** Your account may be distributed as follows:

- **Account Balance of \$5,000 or Less.** If your account balance does not exceed \$5,000, you will receive a lump sum distribution or a "direct rollover" (described below) of your account balance.
- **Account Balance Exceeds \$5,000 -- Normal Form.** If your account balance exceeds \$5,000, your account will be paid in the form of an annuity unless you elect one of the optional forms of benefit described below. If you are not married, your annuity benefit will provide a monthly benefit for your lifetime. If you are married, your annuity benefit will be a 50% joint and survivor annuity, which provides a monthly benefit to you for your lifetime and, after your death, a monthly benefit to your surviving spouse equal to 50% of the monthly payments made to you during your life. Because part of your account balance is used to fund a benefit for your surviving spouse under the 50% joint and survivor annuity, your monthly benefits during your lifetime are smaller.
- **Account Balance Exceeds \$5,000 -- Optional Benefit Forms.** If your account balance exceeds \$5,000, you may elect, with the consent of your spouse if you are married, one of the following optional forms of benefits:
  - (1) a single lump sum;
  - (2) a direct rollover to another qualified retirement plan or an individual retirement arrangement ("IRA");
  - (3) equal monthly, quarterly, semi-annual or annual installment payments; provided, however, that the amount of each installment payment equals or exceeds \$100;
  - (4) a trustee-to-trustee transfer to another qualified retirement plan that has all of the optional forms of benefits, including the timing, payment schedule and medium of distribution, as this Plan; or
  - (5) a combination of a lump sum and installment payments, provided the installment payments are at least \$100.

**Direct Rollover.** A direct rollover is a payment of your Plan account to your IRA or to another qualified retirement plan. The direct rollover rules apply only if you elect to receive your benefits in the form of a single lump sum distribution or

installment payments scheduled to last for a period of less than ten years. The Internal Revenue Code requires the Plan to withhold 20% of any lump sum distribution (or installment payments scheduled to last for a period of less than ten years) unless you elect to receive a direct rollover.

If you receive a lump sum distribution from the Plan (or installment payments scheduled to last for a period of less than ten years), you may have the payment paid (1) in a direct rollover to an IRA or another plan, (2) directly to you in cash (subject to 20% withholding), or (3) in a combination of (1) and (2) provided the direct rollover is at least \$500.

**Effect of Electing Direct Rollover.** If you elect payment in the form of a direct rollover:

- (1) Your payment will not be taxed in the current year and no income tax will be withheld.
- (2) Your payment will be made directly to your IRA or qualified retirement plan that accepts your rollover.
- (3) Your payment will be taxed later when you take it out of the IRA or other qualified retirement plan.

**Effect of Not Electing Direct Rollover.** If you choose to have your account paid directly to you in the form of a single lump sum or in the form of installment payments scheduled to last for a period of less than ten years:

- (1) You will receive only 80% of the payment, because the Plan is required to withhold 20% of the payment and send it to the IRS as income tax withholding to be credited against your taxes.
- (2) Your payment will be taxed in the current year unless you roll it over.
- (3) You can roll over the payment to your IRA or to another qualified retirement plan that accepts your rollover within 60 days of receiving a payment. The amount rolled over will not be taxed until you take it out of the IRA or qualified retirement plan.
- (4) If you want to roll over 100% of your account balance to an IRA or a qualified retirement plan, you must find other money to replace the 20% that was withheld from your distribution. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and not rolled over.

When you are eligible for a distribution, the Plan Office will provide more information about the direct rollover rules.

**IF YOU ARE MARRIED, YOUR SPOUSE MUST CONSENT IN WRITING TO ANY FORM OF BENEFIT OTHER THAN A 50% JOINT AND SURVIVOR ANNUITY. YOUR SPOUSE'S CONSENT MUST BE NOTARIZED OR WITNESSED BY A PLAN REPRESENTATIVE.**

### **DISTRIBUTION UPON DEATH**

If you die while a balance remains in your account, your account will be paid to your designated beneficiary within a reasonable time after your death. Your "designated beneficiary" is the person(s) you name on the form supplied by and approved by the Plan Office. You should complete a beneficiary designation form naming the person or persons who are to receive any benefits payable from the Plan in the event of your death.

**If you are married** at the time of your death, your spouse must be the beneficiary with respect to at least 50% of your account unless your spouse consents to your designation of an alternate beneficiary. Your spouse's consent must be in writing and witnessed by a notary public or Plan representative.

**If you are unmarried** at the time of your death, your beneficiary will receive a lump sum distribution of the amount in your account, unless your beneficiary elects to receive payment in the form of installment payments or a combination of a lump sum and installment payments.

**If you are married** at the time of your death, the amount in your account will be used to purchase a survivor annuity for your spouse, unless (s)he elects payment in an optional form allowed under the Plan. A "survivor annuity" is an annuity contract purchased with the funds in your account as of the date of your death which provides for monthly payments over the life of your spouse. Alternatively, instead of an annuity, your surviving spouse can elect to receive payment in the form of a direct rollover, a single lump sum payment, installment payments or a combination of a lump sum and installment payments.

The payment to your beneficiary shall be made within a reasonable time after your death. (Note, if you were receiving an annuity from the Plan at the time of your death, no benefits will be payable following your death unless you elected a 50% joint and survivor annuity and you are survived by your spouse.)

If you fail to name a beneficiary, your designated beneficiary will be your surviving spouse or, if none, your children in equal shares or, if none, your next of kin as determined pursuant to the laws of the State of Wisconsin as if you had died unmarried and without a will.

Beneficiary designation forms are available from the Plan Office. You may change your beneficiary at any time by filing a new beneficiary designation form with the Plan Office.

## **RETURN TO EMPLOYMENT OR LATE RETIREMENT**

If you return to employment after beginning to receive benefits from the Plan, your benefit payments may be suspended until you terminate employment. However, payments must commence no later than the April 1 following the calendar year in which you attain age 70-1/2. For more information on the suspension of payments, please contact the Plan Office.

## **APPLICATION FOR BENEFITS**

### **FILING AN APPLICATION**

You can request an application from the Plan Office. When you (or your beneficiary) become entitled to a distribution from the Plan, you (or your beneficiary) should submit an application for benefits (a claim) to the Plan Office. Your application should be in writing, on a form provided by the Plan Office. You (or your beneficiary) may authorize a representative to act on your (or your beneficiary's) behalf.

### **DECISION ON APPLICATION**

Unless special circumstances exist, the Trustees will process an application within 90 days (45 days if requesting payment on account of disability) after the application is filed. Within the applicable period, you should receive either a notice of the decision or a notice that:

- Explains the special circumstances which are causing the delay; and
- Sets a date, no later than 180 days (75 days for disability claims) after the Administrator received your application, by which the Administrator expects to render the final decision.

For disability claims, the notice of extension will specifically explain the standards on which your benefit entitlement is based, the unresolved issues that prevent a decision on the claim and the additional information needed to resolve those issues. For disability claims, if additional information is needed after the first request for information, the Trustees may request an additional 30-day extension in which to consider the claim.

## **DENIAL OF CLAIM**

If the Trustees partially or wholly deny your application for benefits, you will receive a written notice which will include:

- The specific reason or reasons for the denial;
- Specific references to pertinent provisions of the Plan document on which the denial is based;
- A description of any additional material or information which you must provide to prove your claim, and an explanation of why that material or information is needed;
- A description of the Plan's appeal procedures and the time limits applicable to such procedures; and
- Notice of your right to bring a civil action under federal law following a denial on appeal.

In addition, for an adverse review of a disability claim, you will be notified if the Trustees relied on any internal rule, guideline, protocol or other special criterion in making the adverse determination. You may request a copy of the pertinent rule, etc., free of charge.

You may file a request for appeal as described below.

## **RIGHT TO APPEAL A DENIED CLAIM**

You or your duly authorized representative may file a written appeal of the denial with the Plan Office no later than 60 days (180 days if your claim involves a determination of disability) after you receive the notice that your claim has been partially or wholly denied. You may include any issues, comments, statements or documents that you wish to provide with your written appeal. You or your duly authorized representative may review all relevant Plan documents when preparing your request. The Trustees shall consider all information submitted, regardless of whether the information was submitted as part of the initial application.

## **FINAL DECISION ON APPEALED CLAIM**

In most instances, the Trustees will issue a final decision on an appeal within 60 days (45 days for disability claims) after the Trustees receive the appeal request. If the Trustees are unable to process your appeal within the applicable period, you will receive an extension notice before the applicable period expires. The extension notice will include:

- The special circumstances (such as the need to hold a hearing or obtain additional information) which are causing the delay; and
- The date, no later than 120 days (90 days for disability claims) after the date the Trustees received your written appeal, by which the Trustees expect to render the final decision.

If the Trustees partially or wholly deny your appeal for benefits, you will receive a written notice that will include:

- The specific reason or reasons for the adverse determination;
- Specific references to pertinent provisions of the Plan document on which the adverse determination is based;
- A notice of your right, upon request and free of charge, to have reasonable access to, and copies of, all documents, records and other information relevant to your claim for benefits;
- A description of any voluntary appeal procedures offered by the Plan and your right to obtain information about the procedures; and
- A notice of your right to bring civil action under ERISA following an adverse benefit determination upon review.

In addition, for an adverse review of a disability appeal, you will be notified if the Trustees relied on any internal rule, guideline, protocol or other special criterion in making the adverse determination. You may request a copy of the pertinent rule, etc., free of charge.

Finally, in the event an appeal is denied, no claim may be filed against the Plan or Trustees more than 180 days after the Plan has provided the participant with written notice of its decision with respect to that appeal.

## **MISCELLANEOUS INFORMATION**

### **PLAN ADMINISTRATOR**

The Plan is maintained and administered by a Board of Trustees (herein referred to as the "Trustees") comprised of three Employer representatives and three Union representatives. The Trustees will interpret the Plan and determine the answers to any questions arising under the Plan. The Trustees have a fiduciary responsibility to discharge their duties with care, skill, prudence and diligence.

### **PLAN PERMANENCY**

The Trustees hope and expect to continue the Plan indefinitely but they reserve the right to amend, modify, or terminate the Plan. The Trustees will notify you of any material change in the Plan.

### **TYPE OF PLAN**

The Plan is called a "defined contribution plan" because the amount of money you may receive from the Plan depends on the amount of contributions allocated to your account and the gains and losses and other income earned by the account. The Plan does not guarantee a benefit amount and benefits are not, therefore, insured by the Pension Benefit Guaranty Corporation, a federal corporation created to protect certain retirement benefits.

### **EMPLOYMENT NOT GUARANTEED BY PLAN**

Neither the establishment of the Plan, nor the participation in the Plan by an employee shall be deemed to constitute a contract of employment. Every employee remains subject to discharge without regard to his or her participation in the Plan.

### **FACILITY OF PAYMENTS**

If a Participant or beneficiary is unable to take care of his affairs because of illness, accident or disability, the Trustees may pay that individual's benefits to his or her spouse or other relative or legal guardian. Any payment that the Trustees make in good faith pursuant to this provision shall be a complete discharge from any liability of the Plan to the Participant or beneficiary.



## **PLEDGE OR GARNISHMENT OF BENEFITS NOT PERMITTED EXCEPT UNDER A QUALIFIED DOMESTIC RELATIONS ORDER**

You may not sell, assign, pledge or transfer your benefits under the Plan before you receive them. In general, your account is not subject to garnishment, execution, levy or other legal process by your creditors. However, there is an exception to this rule for alimony, child support or other payments to a spouse, former spouse, child or other dependent required under a "Qualified Domestic Relations Order" issued by a court pursuant to state domestic relations law.

A Qualified Domestic Relations Order must meet certain requirements set forth in the Internal Revenue Code of 1986 and the Employee Retirement Income Security Act of 1974, as amended. A qualified order may not require the Plan to provide any type or form of benefit or any option not otherwise provided under the Plan. Contact the Plan Office if you would like additional information about Qualified Domestic Relations Orders.

## **STATEMENT OF ERISA RIGHTS**

Plan participants are entitled to certain rights and protections pursuant to the Employee Retirement Income Security Act of 1974 ("ERISA"). The Trustees intend to operate the Plan fairly and to comply fully with ERISA. If you have a question about the Plan, how it is run and how it affects you, you should contact the Trustees.

ERISA provides that all Plan participants shall be entitled to:

- Receive information about your Plan and benefits.
- Examine, without charge, at the Trustees' administrative office and at other specified locations, such as certain worksites and the Union hall, all documents governing the Plan, including 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 Trustees, copies of all documents governing the operation of the Plan, including collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) and an updated summary plan description. The Trustees may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Trustees are

required by law to furnish each participant with a copy of this summary annual report.

- Receive a statement indicating the amounts credited to your account under the Plan as of that statement date. This statement must be requested in writing and is not required to be given more than once a year. The Trustees must provide the statement free of charge.

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 the Plan, called "fiduciaries" of the Plan, have a duty to operate the Plan 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 terminate your employment or otherwise discriminate against you in any way to prevent you from obtaining a payment or exercising your rights under ERISA.

If your claim for payment is denied 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 Trustees 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 Trustees 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 Trustees. 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. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal Court. If it should happen that Plan fiduciaries misuse the Plan's money, or if 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.)

If you have any questions about your Plan, you should contact the Trustees. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Trustees, 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.

## PLAN ADMINISTRATION

ENTITY SPONSORING THE PLAN: Board of Trustees of Electrical  
Construction Industry  
Annuity Plan  
Two Honey Creek Corporate  
Center  
115 South 84th Street, Suite  
110  
P.O. Box 14277  
Milwaukee, WI 53214  
414-778-0068

SPONSORING ENTITY  
IDENTIFICATION NUMBER: 39-1711748

PLAN IDENTIFICATION NUMBER: 001

TRUSTEE, ADMINISTRATOR AND  
AGENT FOR SERVICE OF LEGAL  
PROCESS: Board of Trustees of Electrical  
Construction Industry  
Annuity Plan  
Two Honey Creek Corporate  
Center  
115 South 84th Street, Suite  
110  
P.O. Box 14277  
Milwaukee, WI 53214  
414-778-0068

Plan Year: June 1 through May 31

The Plan is maintained pursuant to a collective bargaining agreement between the Union and your Employer. You may review a copy of the agreement by submitting a written request to the Trustees. You may also obtain a complete list of the Employers participating in the Plan or you may receive information as to whether a particular Employer is participating in the Plan by submitting a written request to the Trustees.

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