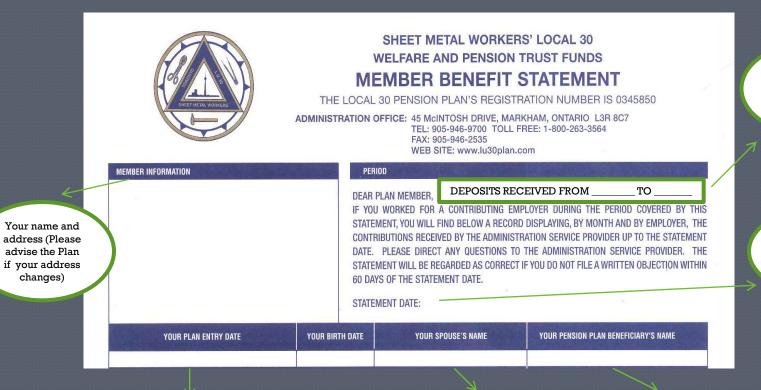
How to read your Benefit Statement - Member Information Section



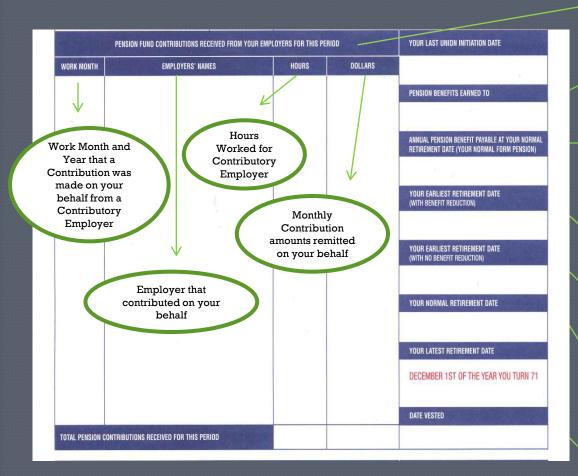
This Statement shows Contributions received during this period

Date Statement was produced

Date you joined the Pension Plan Person you named as Spouse has spousal rights to Pension Benefits If you do not have a Spouse, this person is entitled to your Pension on your death - before retirement

Please refer to the back of the Member Benefit Statement for more detailed Pension Plan information

How to read your Benefit Statement - Pension Fund Section



This period's Employer
Contributions are used to
calculate your Annual Pension
Benefit

This Statement is based on Contributions received up to this date

Annual Pension you receive if you retire at Age 63 at the Normal Form. If you are Single, this Pension is guaranteed to be paid for your lifetime and no less than 120 months of payments. If you have a Spouse, your Spouse will receive 60% of your monthly pension amount upon your death.

Month following your 53rd birthday

Earliest date you can retire with no reduction from your Normal Retirement Pension

Month following your 63rd birthday

Date in which you are entitled to a Pension from the Plan.

How to read your Benefit Statement - Welfare Fund Section

Work Month and Year that a Contribution was made on your behalf from a Contributory Employer

Employer that contributed on your behalf

This period's Employer Contributions are used to provide your Welfare Benefits

WORK MONTH

EMPLOYERS' NAMES

DATE RECEIVED

DOLLARS

TOTAL WEI FARE CONTRIBUTIONS FOR THIS PERIOD

DOLLAR BANK START OF PERIOD

TOTAL WEI FARE CONTRIBUTIONS FOR THIS PERIOD

DOLLAR BANK DEDUCTIONS IN THIS PERIOD TO MAINTAIN WELFARE PLAN ELIGIBILITY

YOUR WELFARE DOLLAR BANK-END OF THIS PERIOD

CURRENT MONTHLY DOLLAR BANK DRAW DOWN

MAXIMUM DOLLAR BANK ALLOWED

Date your Contributions were received

Total funds remitted for that work period

Your Dollar Bank Account balance for Welfare coverage at Statement Date

Monthly amount deducted from your Dollar Bank Account for Welfare coverage

Maximum excess Hourly
Contributions accumulated in
your Account