

April 2002

**NOTICE OF SUSPENSION OF PENSION BENEFITS
(RETURN TO WORK) PROVISIONS**

This is to remind you of the provisions of the Pension Plan governing Suspension of Pension Benefits for returning to work at the Laborers' Trade. Under these provisions, Pension Benefits being paid to retired Participants may be suspended only if **ALL** of the following conditions are met:

1. A retiree is working **40** or more hours during any given month (or during the payroll periods falling within that month); and
2. The work is in the same industry as the type of business activity engaged in by Employers who contribute to the Plan even though his employer may not be a contributing Employer (e.g., non-union); and
3. The work is at the same trade or craft in which the retiree was working when he earned benefits under the Plan. (Self-employed work, as well as managerial or supervisory work can be considered as a return to work so long as the retiree is using the same skill or skills he acquired while he worked under a union collective bargaining agreement); and
4. The work is performed within the State of Michigan or within the jurisdiction of a Participating Local, whether within or without the State of Michigan.

This suspension is applicable until the April 1st following the calendar year in which the retired Participant reaches age 70 ½. Thereafter, the retired Participant may both work and receive his monthly pension.

Under the provisions of the Plan, every retiree *is required* to immediately notify the Pension Department at the Fund Office if he returns to work in any

capacity regardless of whether he returns to work for a non-contributing employer (e.g., non-union) or in a self-employed capacity. Failure to notify the Pension Department in a timely manner of a return to work may subject the retired Participant to possible Suspension of his current and/or future Pension Benefits.

Please note that there is been a temporary waiver of the Suspension of Benefit Rule for the period of January 1, 2002 through December 31, 2002. This waiver is not applicable to all employment but only as indicated. Please see the Notice on the Waiver of the Suspension of Benefits Provision.

Sincerely,

Board Of Trustees
Michigan Laborers' Pension Fund