

NORTHERN CALIFORNIA PIPE TRADES TRUST FUNDS

Health & Welfare • Pension • Supplemental Pension

1855 Gateway Blvd., Suite 350, Concord, CA 94520-8445 • Phone 925-356-8921 • Fax 925-356-8938 • Toll Free 1-800-780-8984
pipe_trades_trust@ncpttf.com • www.ncpttf.com

APRIL 2012

TO: ACTIVE PARTICIPANTS

**RE: SUMMARY OF MATERIAL MODIFICATIONS TO THE
NORTHERN CALIFORNIA PIPE TRADES PENSION PLAN**

The Board of Trustees of the Northern California Pipe Trades Pension Plan is pleased to provide you with the following summary of a recent benefit improvement in the Plan effective January 1, 2012.

<p>A. ELIGIBILITY FOR BENEFITS – Plan Amendment Credit for Certain Military Service Article II Section 12 – Effective January 1, 2012</p>
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The Board of Trustees of the Northern California Pipe Trades Pension Plan has amended the Plan to clarify Plan rules on Credited Service and Vesting Credits for periods of Military Service.

12. **Credit for Certain Military Service.** Pursuant to the Vietnam Era Veterans' Readjustment Assistance Act (VEVRAA), the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), and other applicable Federal Laws, an authorized leave of absence due to Military Service in the Armed Forces of the United States shall be considered Credited Service and Vesting Credits under the Plan, provided that the Participant complies with all requirements of applicable Federal Law, this Plan, and any rules established by the Board of Trustees or its delegate. Only service in the Armed Forces of the United States for which credit is required under the above-referenced Federal Laws will be considered under this subsection.

Effective **January 1, 2012**, to be entitled to Credited Service and Vesting Credits for a period in the Armed Forces of the United States, a Participant whose Active Duty exceeded 90 days must meet **all** of the following requirements:

- The Participant must have been working as a Covered Employee in Covered Employment during the 90 days prior to commencement of his service in the Armed Forces; and
- The Participant must return to work as a Covered Employee in Covered Employment within 90 days following termination of his service in the Armed Forces; and
- The Participant must have been honorably discharged from the Armed Forces; and
- The Participant must have served no more than five years in the Armed Forces.

For any Participant whose Active Duty did not exceed 90 days, return to work as a Covered Employee in Covered Employment must be made within the time period required by the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), and any other applicable Federal Laws.

In determining a Participant's Credited Service and Vesting Credits, the Plan shall determine the Employer contributions that would have been made to the Plan on the Participant's behalf during the period of absence for Military Service by taking an average of the hours, and/or contributions rate, and/or contract rates made to the Plan on the Participant's behalf during the two Plan Years immediately preceding the date the Participant commenced his service in the Armed Forces or, if greater, using the Plan Year in which the Participant entered the Armed Forces.

If you have any questions, please call the Trust Fund Office at 800/780-8984, ext. 246.

Respectfully submitted,

Fund Manager
On Behalf of the Board of Trustees

