

Michigan Laborers' Health Care Fund
Michigan Laborers' Pension Fund
Michigan Laborers' Annuity Fund
Michigan Laborers' Vacation Fund
Michigan Laborers' Training and
Apprenticeship Fund
Michigan Laborers' and Employers'
Cooperation & Education Trust Funds
Managed for the Trustees by:
TIC International Corporation

Michigan Laborers' Fringe Benefit Funds

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IMPORTANT NOTICE TO ALL PLAN PARTICIPANTS

RE: TEMPORARY WAIVER OF *SUSPENSION OF BENEFITS RULE* FOR PARTICIPANTS WHO RETIRED BEFORE APRIL 1, 2017 AND RETURN TO WORK AS LABORERS

Dear Participant:

We have *temporarily* waived the Plan's *Suspension of Benefits Rule* for the period *January 1, 2019 through December 31, 2019*.

1. What is the *Suspension of Benefits Rule*?

The *Suspension of Benefits Rule* prohibits Retirees from collecting a pension benefit while also working full time. This is a Notice that we've temporarily waived this *Rule*. So, you may temporarily collect your pension benefit and your wages as a full time employee -- under certain circumstances.

2. How to Qualify for this Temporary Waiver

To qualify for this temporary waiver, you must:

- 1) have retired *before* April 1, 2017;
- 2) have returned to work *only* as a Laborer and *only* for a contributing employer; and
- 3) have your contributing employer confirm, in writing, that you have returned to work as a Laborer and contributions are being made on your behalf pursuant to a collective bargaining agreement.

(See Reverse Side)

3. Conditions of Waiver

A. The Plan's Supplemental Temporary Benefits (STB)

If you return to work under this temporary waiver of the Plan's *Suspension of Benefits Rule*, ***you will permanently forfeit your eligibility to receive the Plan's STB***. So, if you're currently collecting a pension *and* the Plan's STB and you return to work, you'll immediately and permanently lose your STB.

Moreover, if you're currently retired -- but not yet eligible for the STB -- and you return to work, you'll lose your eligibility to collect the STB. (See pp. 11-12 of the Plan's Summary Plan Description for more information about the STB).

Expiration Date

This *temporary waiver* of the Plan's *Suspension of Benefits Rule* expires on ***December 31, 2019***.

So, if you've retired and continue working as a Laborer *after* December 31, 2019, your pension benefit from the Michigan Laborers' Pension Fund will ***immediately*** be suspended.

B. Waiver Applies Only to Michigan Laborers' Pension Plan

This temporary waiver ***only applies*** to your pension benefit from the Michigan Laborers' Pension Plan.

4. Your Notification Duty

Remember: Regardless of this temporary waiver, every Retiree must immediately notify the Fund Office if they return to work in ***any*** capacity. This means you ***MUST*** notify the Fund whether you return to work:

- for a non-contributing employer;
- for a contributing employer;
- in a self-employed, supervisory, or managerial capacity in the construction industry; or
- in any other type of employment.

Sincerely,

Board of Trustees of the Michigan Laborers' Pension Fund