GUIDE TO YOUR PENSION PLAN

Summary Plan Description of the Central States, Southeast and Southwest Areas Pension Plan

For Participants in Benefit Classes 1-14

This Summary Plan Description is not intended for any Participant who is not retired as of January 1, 2008, and whose last Hour of Service prior to January 1, 2008, was earned while employed by United Parcel Service, Inc. ("UPS"), or for Participants under a Benefit Class higher than Benefit Class 14. These Participants should contact the Fund for their respective Summary Plan Description.

ABOUT THIS BOOKLET…

This booklet tells you about the Central States, Southeast and Southwest Areas Pension Plan and the benefits you or your survivors may be eligible to receive if you are a Participant of this Plan. Great care has been taken to make this booklet an accurate and comprehensive information source. All information in this booklet, however, is subject to the terms of the actual Pension Plan document, which is the final written authority on all matters about the Plan. Only the Board of Trustees is authorized to interpret the Pension Plan and this booklet. No employer or union or any representative of any employer or union is authorized to interpret the Plan.

If you are a Participant in the Pension Plan, the Plan's web site, ***www.centralstates.org*,** will give you more specific information about the benefits you may have earned so far. For actively employed Participants, it will also calculate estimates of future benefits if you keep working for the same contributing employer.

CENTRAL STATES, SOUTHEAST AND SOUTHWEST AREAS PENSION PLAN
is a jointly administered, defined benefit employee benefit plan.

EXECUTIVE DIRECTOR:	Thomas C. Nyhan	
ADDRESS OF ADMINISTRATIVE OFFICE:	9377 West Higgins Road Rosemont, Illinois 60018-4938	
ADDRESS FOR CORRESPONDENCE:	P.O. Box 5109 Des Plaines, IL 60017-5109	
TELEPHONE NUMBER:	Toll-Free Participant Services:	1-800-323-5000
	General Administrative Office:	1-847-518-9800
INTERNET WEB SITE:	www.centralstates.org	
EMPLOYER IDENTIFICATION NUMBER:	36-6044243	
PLAN NUMBER:	001	
PLAN YEAR:	January 1 through December 31	

The agent for service of legal process is Thomas C. Nyhan, Executive Director, Central States, Southeast and Southwest Areas Pension Fund, at the address shown above.

IMPORTANTE: Este folleto contiene un sumario en ingles de sus derechos y beneficios bajo el Plan. Si usted tiene dificultad en entender cualquier parte de este folleto, favor de llamar a nuestro telefono gratis, 1-800-323-5000, si prefiere por manera de correspondencia, favor de enviarala a Central States, Southeast and Southwest Areas Pension Fund, P.O. Box 5109, Des Plaines, Illinois 60017-5109.

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RETIREMENT BENEFITS

If you have been a Participant of this Pension Plan for a while, you may already be familiar with many of the terms that are used in the next few pages. If you are new to the Plan you may first want to read the ***Terms and Definitions*** section. That section explains the terms which are important to understanding your benefits.

TYPES OF BENEFITS

The Pension Plan provides 4 types of retirement benefits:

- Contribution-Based Pension
- Contributory Credit Pension (30-And-Out Pension)
- Twenty-Year Service Pension
- Deferred Pension

Each retirement benefit has its own rules. You can receive only one retirement benefit from this Plan. If you qualify for more than one benefit you will be paid the highest benefit to which you are entitled.

Your retirement benefit is not subject to a Social Security offset. Any benefits you receive from this Plan are separate from and in addition to any Social Security benefits you may receive.

If you begin receiving your pension benefit payments after July 1, 2011, you must be at least age 57 to receive your pension benefit.

CONTRIBUTION-BASED PENSION

The Contribution-Based Pension is based on all ***Contributions*** paid on your behalf while you are a ***Participant*** in the Pension Plan.

CONTRIBUTION-BASED PENSION REQUIREMENT

There is only one requirement for the Contribution-Based Pension. You must have at least 5 years of ***Vesting Service***. If you do not have any ***Employer Contributions*** on or after January 1, 1999, you must have 10 years of Vesting Service.

CONTRIBUTION-BASED PENSION AMOUNT

The amount of your monthly Contribution-Based Pension is based on the total amount of all Contributions paid to the Plan on your behalf. The monthly benefit you earn is calculated by adding the following 3 amounts:

AMOUNT 1
Post-2003 Contributions
The total amount of all Employer Contributions paid on your behalf from January 1, 2004, forward is multiplied by 1%.

AMOUNT 2
Contributions from 1986 through 2003
The total amount of all Contributions paid on your behalf from January 1, 1986 to December 31, 2003, is multiplied by 2%.

AMOUNT 3
Contributions before 1986
The amount earned for any pre-1986 Contributions is determined by a formula, based on your ***Benefit Class*** and ***Contributory Credit*** as of December 31, 1985, as defined in the Pension Plan. If the last time you earned Contributions was before 1986, the Contribution-Based Pension was referred to as the Vested Pension.

Your Contribution-Based Pension is the total of Amounts 1, 2, and 3.

IMPORTANT: If your Employer incurred a Rehabilitation Plan Withdrawal or is paying contributions on either the Default Schedule or a Distressed Employer Schedule, **your pension benefits may be impacted**. Please refer to the section entitled “Rehabilitation Plan.”

Calculating the Contribution-Based Pension

Contribution-Based Pension Calculation

Example:
Phil has Contributions paid on his behalf at various rates over an 8 year period:

Amount 1:			
	2006 - 52 weeks at $55 per week =	$2,860	
	2005 - 52 weeks at $49 per week =	$2,548	
	2004 - 52 weeks at $44 per week =	$2,288	
		$7,696 x 1%=	**$ 76.96**
Amount 2:			
	2003 - 47 weeks at $40 per week =	$1,880	
	2002 - 43 weeks at $36 per week =	$1,548	
	2001 - 37 weeks at $33 per week =	$1,221	
	2000 - 40 weeks at $30 per week =	$1,200	
	1999 - 49 weeks at $27 per week =	$1,323	
		$7,172 x 2%=	**$143.44**
Amount 3:			
	No Contributions before 1986	=	**$ 0.00**
Benefit Amount:			
	$76.96 + $143.44 + $0.00	=	**$220.40**

After 8 years of Employer Contributions to the Pension Plan, Phil has earned a Contribution-Based Pension of **$220.40** per month, payable in full upon retirement at age **65**.

Online help…

If you are a Participant in the Plan, you can visit the Plan's web site to obtain an estimate of the retirement benefit you may have earned so far.

www.centralstates.org

WHEN IS THE BENEFIT PAYABLE?

The Plan's Normal Retirement Age for the Contribution-Based Pension is 65 or, if later, after you have earned 5 years of Vesting Service. The Contribution-Based Pension is payable in full upon retirement at age 65, or in full at age 62 if you have at least 20 years of ***Credit***. You may elect to take your Contribution-Based Pension before age 65 (or before age 62 with 20 years of Credit) with a reduction of 6% per year (0.5% per month) for each year your Retirement Date precedes either your 62nd or 65th birthday. If you begin receiving your pension benefit payments after July 1, 2011, you must be at least age 57 when you retire.

In the previous Example, the Contribution-Based Pension is $220.40 per month, payable upon retirement at age 65 because Phil has less than 20 years of Credit. For retirement at age 63, the amount would be $193.95 ($220.40 times 0.88).

Remember that every dollar paid on your behalf increases your Contribution-Based Pension, and the higher the Contribution rate and the more Contributions you earn, the greater your Contribution-Based Pension will be. In addition, the older you are when you retire (up to age 65 or 62, depending on whether you have at least 20 years of Credit), the higher your monthly benefit will be.

All future negotiated increases in contribution rates will be used in calculating the Post-2003 portion of the Contribution-Based Pension.

NOTE: If you qualify for a Vested Pension (because you did not earn any Contributions after 1985) instead of a Contribution-Based Pension, then your benefit is payable in full for retirement at age 65 even if you have 20 years of Credit.

Contribution-Based Pension Early Retirement Reductions

Use this chart to determine the amount of the Contribution-Based Pension reduction for retirement before age 65 (with less than 20 years of Credit) or before age 62 (with at least 20 years of Credit).

Contribution-Based Pension
Early Retirement Factors

Age	5-19 Years	20+ Years
65+	1.00	1.00
64	0.94	1.00
63	0.88	1.00
62	0.82	1.00
61	0.76	0.94
60	0.70	0.88
59	0.64	0.82
58	0.58	0.76
57	0.52	0.70

Examples:

Irene has less than 20 years of Credit and her unreduced Contribution-Based Pension is $358.20 at age 65. If she retires at age 61, Irene's benefit would be $272.23 ($358.20 times 0.76).

Rick has at least 20 years of Credit and his unreduced Contribution-Based Pension is $645.52 at age 62. If he retires at age 59, Rick's benefit would be $529.33 ($645.52 times 0.82).

CONTRIBUTORY CREDIT PENSION (30-AND-OUT PENSION)

The Contributory Credit Pension, also known as the 30-And-Out Pension, is based on your years of Contributory Credit, your Benefit Class, your age at retirement, and the Contributions you earned after 2003. ***Non-Contributory Credit*** is not considered.

CONTRIBUTORY CREDIT PENSION REQUIREMENTS
To qualify for a Contributory Credit Pension you must have earned at least 30 years of Contributory Credit (some of which must be before 2004) and you must have earned at least 1 week or 5 days of Employer Contributions under Schedule B of the Benefit Class Rate Chart.

To determine whether your Employer has submitted Contributions under Schedule B, please contact the Plan.

CONTRIBUTORY CREDIT PENSION AMOUNT
The amount of your Contributory Credit Pension depends on the following:

- your established Benefit Class,
- the total number of years of Contributory Credit you earned as of your Retirement Date,
- the number of years of Contributory Credit you earned as of December 31, 2003 (known as your *Pre-2004 Contributory Credit*), and
- any additional benefits you earn after December 31, 2003 (known as your *Post-2003 Benefit*).

The amount of your Contributory Credit Pension is calculated by adding your Pre-2004 Contributory Credit Pension, as of December 31, 2003, to your Post-2003 Benefit, following these 4 steps:

Step 1:
Your Pre-2004 Percentage is calculated by dividing your Pre-2004 Contributory Credit (the number of years of Contributory Credit you earned as of December 31, 2003) by 30.

Step 2:
Your Pre-2004 Contributory Credit Pension is calculated by multiplying the *Base Contributory Credit Pension* by the Pre-2004 Percentage from Step 1 (up to 100%).

Step 3:
Your Post-2003 Benefit is calculated by multiplying the total Contributions paid on your behalf after December 31, 2003 by 1%. If you age at retirement is less than 62, your Post-2003 Benefit will be reduced by 6% per year (0.5% per month).

Step 4:
Your final Contributory Credit Pension is calculated by adding your Pre-2004 Contributory Credit Pension from Step 2 to your Post-2003 Benefit from Step 3.

Note that beginning January 1, 2004, any additional future benefits you earn (the Post-2003 Benefit) will be based on 1% of the Contributions paid on your behalf after December 31, 2003.

BASE CONTRIBUTORY CREDIT PENSION

Benefit Class	Base Amount
1	$ 60.00
2	$ 90.00
2A	$125.00
3	$170.00
3A	$210.00
4	$275.00
5	$315.00
6	$350.00
7	$400.00
8	$445.00
9	$485.00
10	$530.00
11	$595.00
12	$675.00
13	$725.00
14	$775.00

Example

Joe had 26.375 years of Contributory Credit as of 12/31/2003. He works 4 more years (2004 through 2007) and retires with 30.375 years at the end of 2007, at age 62. As of December 31, 2003 he had established Benefit Class 14, which corresponds to the $775 amount on the base benefit chart, and his Employer's pension Contribution remains $55 per week throughout the entire 2004-2007 period.

Step 1:
26.375 / 30.000 = 0.8792 (87.92%)

Step 2:
$775.00 x 87.92% = $681.38

Step 3:
52 weeks x $55 = $2,860.00
4 years (2004 to 2007) x $2,860.00
= $11,440.00
$11,440.00 x 1% = $114.40

Step 4:
$681.38 + $114.40 = $795.78

Joe's age 62 Contributory Credit Pension will be $795.78 per month.

Note that the Post-2003 Benefit is reduced by 6% per year (0.5% per month) for retirement before age 62. If Joe were only age 61 when he retired, his Post-2003 Benefit would be reduced by 6% (from $114.40 to $107.54) and his total benefit would be $788.92 per month ($681.38 + $107.54).

DETERMINING YOUR FINAL BENEFIT

If you qualify for a Contributory Credit Pension, when you retire you will receive the *greater* of:

- your final Contributory Credit Pension (as calculated by Steps 1 through 4 above); *or*
- the benefit you could have received had you retired on December 31, 2003, plus any age-adjusted Post-2003 Benefit you earn after December 31, 2003; *or*
- your Contribution-Based Pension; *or*
- your Twenty-Year Service Pension or Deferred Pension.

If you begin receiving your pension benefit payments after July 1, 2011, you must be at least age 57 when you retire.

www.centralstates.org

Remember that if you are a Participant, the easiest way to estimate the amount of your pension is to visit the Plan's web site.

If you are an Active Participant and plan on remaining with the same Employer, the web site also lets you project your future retirement benefit by indicating how many more years you plan on working and the age at which you plan to retire. This amount is only an estimate based on your current contribution rate and your reported work history.

Please visit: **www.centralstates.org**

TWENTY-YEAR SERVICE PENSION

As its name implies, the Twenty-Year Service Pension is a retirement benefit you can earn if you have at least 20 years of Credit. To earn the benefit you can combine your Contributory Credit and Non-Contributory Credit. But, in general, you are not likely to have any Non-Contributory Credit if you became a Participant of the Plan on or after April 1, 1985.

TWENTY-YEAR SERVICE PENSION REQUIREMENTS

To earn a Twenty-Year Service Pension you need at least 20 years of total Credit, of which at least 10 years must be Contributory Credit. If you left the Plan before age 50 (if you were under age 50 when you had a **One-Year Break** - the first year with less than 10 weeks or 37 days or 300 hours of Contributions) you need at least 30 years of total Credit, of which at least 15 years must be Contributory Credit, unless you met the requirements of the Deferred Pension.

TWENTY-YEAR SERVICE PENSION AMOUNT

The amount of your Twenty-Year Service Pension is taken from the following chart, based on your Qualifying Age. Your Qualifying Age is the *earlier* of:

- your age at retirement; *or*
- your age on December 31 of the first calendar year in which you have a One-Year Break.

If your Qualifying Age is less than age 57, the benefit is called the Early Retirement Pension, and the benefit amount is based on your Qualifying Age in years and months, with the amount for the next higher age on the chart reduced by 0.5% per month of the amount payable for age 57.

Twenty-Year Service Pension Benefit Amounts

Benefit Class	**Qualifying Age 60+**	**57-59**
1	$60	$60
2	$90	$90
2A	$125	$125
3	$170	$140
3A	$210	$170
4	$275	$225
5	$315	$260
6	$350	$285
7	$400	$330
8	$445	$365
9	$485	$400
10	$530	$435
11	$595	$490
12	$675	$575
13	$725	$600
14	$775	$625

Example:
Jerry was 56 years old and under Benefit Class 14 when he incurred his first One-Year Break. Because his Qualifying Age of 56 is 12 months younger than age 57, his benefit is calculated by subtracting 6% from the age 57 amount of $625.00.

0.5% x 12 months =	6.0%
$625.00 x 6% =	$37.50
$625.00 - $37.50 =	$587.50

Jerry's retirement benefit will be $587.50 per month. If Jerry's age-adjusted Contribution-Based Pension happens to be greater than $587.50, he will receive that higher benefit instead of the Twenty-Year Service Pension.

If you begin receiving your pension benefit payments after July 1, 2011, you must be at least age 57 to receive your pension benefit.

DEFERRED PENSION

Deferred Pensions are benefits that you can delay receiving to a later age to get a higher monthly benefit. The amount of your Deferred Pension is based on your Benefit Class and your age at retirement using the Twenty-Year Service Pension Benefit Amounts chart on the previous page.

DEFERRED PENSION REQUIREMENTS
To earn a Deferred Pension you must:

- Reach age 57 before you have a One-Year Break and have at least 20 years of total Credit, of which at least 10 years is Contributory Credit;
  or
- Reach age 50 before you have a One-Year Break and have at least 20 years of Contributory Credit;
  or
- Have at least 30 years of total Credit, of which at least 20 years are Contributory Credit;
  or
- Have at least 20 years of Contributory Credit and at least 20 weeks of Employer Contributions in a Plan Year under Schedule B of the Benefit Class Rate Chart.

To determine whether your Employer has submitted Contributions under Schedule B, please contact the Plan.

DEFERRED PENSION AMOUNT
The amount of your Deferred Pension is based on your Benefit Class and *your age at retirement* using the Twenty-Year Service Pension Benefit Amounts chart on the previous page. The Deferred Pension cannot be paid before age 57.

Example:
Amy was a Participant in the Plan from age 37 to age 57 during the years 1991 through 2010. She earned 20 years of Contributory Credit and established Benefit Class 14. Although Amy could retire and receive a benefit as early as age 57 ($625 per month), she chose instead to defer her retirement to age 60 to receive a higher benefit of $775 per month. She is eligible for the age 60 amount of $775 because she met the Deferred Pension requirement.

Note: *If Amy's age-adjusted Contribution-Based Pension happens to be greater than $775, she will receive that higher benefit instead of the Deferred Pension.*

If you begin receiving your pension benefit payments after July 1, 2011, you must be at least age 57 to receive your pension benefit.

PAYMENT OPTIONS

The *Payment Option* you and your spouse choose affects the amount of your monthly retirement benefit, and what benefits, if any, may be available to your spouse or other beneficiary after your death.

If you are married, you and your spouse must decide whether to take your benefits under one of the *Joint and Surviving Spouse Options* (we will call them ***JSO*** for the remainder of this booklet). You cannot receive any benefits until you and your spouse make this decision in writing.

The decision you and your spouse make regarding JSO coverage must be in writing on the election form provided by the Plan, which you file with your application for benefits. Your JSO choice must be made no earlier than 180 days prior to your benefit approval date to be valid.

You and your spouse can change your minds on whether to take JSO coverage, but *only* in the first 90 days of your initial benefit approval, by completing a new election form. This new election form must be received by the Pension Fund within 90 days of your initial benefit approval. ***After 90 days have passed, your decision cannot be changed***. Keep in mind that if you change your minds about JSO coverage during those first 90 days, your benefit amount must be adjusted accordingly *and retroactively*.

WITH JSO COVERAGE

JSO provides your spouse with a *lifetime* benefit if you die first. To help cover the cost of providing your spouse with a lifetime survivor benefit, the monthly retirement benefit you receive is reduced using an adjustment factor based on your age and your spouse's age when you retire. Then, after your death, your spouse will receive either 50% or 75% of your reduced benefit as her or his lifetime benefit.

Your spouse's benefits begin on the first day of the month after your death. Your spouse can remarry after your death and continue to receive the monthly benefit.

If you begin receiving retirement benefits with JSO coverage, are later divorced or widowed, and then remarry, your new spouse will *not* be eligible for any benefits when you die. For purposes of electing JSO coverage, you must be married to the same person on both your Retirement Date and the date that your application is approved.

HOW MUCH IS YOUR BENEFIT REDUCED?
With JSO coverage, your monthly retirement benefit is reduced using the adjustment factor which applies to you and your spouse. The 50% and 75% JSO Adjustment Factor charts are included in the Appendix at the end of this booklet.

Example:
Sam, age 59, earned a pension of $700 per month. He and his wife Sally, age 56, choose 50% JSO coverage. Sam's pension will be $634.27 per month ($700 x .9061). After Sam's death, Sally will receive $317.13 per month (50% of $634.27) for the remainder of her lifetime.

WHAT IF YOUR SPOUSE DIES FIRST?
If your spouse dies before you and you send the Plan a copy of the death certificate, your benefit will be "restored" to the amount you would have received if, when you retired, you and your spouse had rejected JSO coverage. The increase in your benefit goes into effect the month after your spouse's death.

Continuing the ***example*** of Sam's pension, which was reduced from $700 to $634.27 to pay for JSO coverage when he retired, Sam's pension would be restored to $700 the month after Sally's death. If Sam remarries, he and his new spouse cannot elect JSO coverage and no survivor or death benefits would be paid to his new spouse or any other beneficiary after his death.

WITHOUT JSO COVERAGE

If you retire and you and your spouse decide against JSO coverage (or if you are not married when you retire), whether a death benefit is payable depends on the type of retirement benefit you were eligible to receive.

If you retired with less than 20 years of Credit *or* if you had 20 or more years of Credit but qualified *only* for a Contribution-Based Pension, no survivor or death benefits of any kind are payable when you die.

If you qualified for a Twenty-Year Service Pension, Deferred Pension, or Contributory Credit Pension (30-And-Out Pension) even if you received a Contribution-Based Pension because the amount may have been greater, one of the following will apply upon your death:

- *If your Benefit Class is less than 4*, a $1,000 Lump-Sum Death Benefit is paid to the first of the following:
    - Your spouse
    - Your dependent children
    - Your non-dependent children
    - Your parents
    - Your brothers and sisters
    - Your estate

- *If your Benefit Class is 4 or higher* and you die *before* you receive 60 monthly payments, your surviving spouse will receive the *balance* of the first 60 payments in the same amount you were receiving. If you are not married and die before you receive 60 monthly benefit payments, a $1,000 Lump-Sum Death Benefit will be paid in the same order as indicated above.

- *If your Benefit Class is 4 or higher* and you die *after* receiving 60 or more monthly benefit payments, *no* survivor or death benefits are payable.

Example 1:
Pete earned a Twenty-Year Service Pension of $775 per month, under Benefit Class 14. He and his wife Susan decided against JSO coverage when he retired. Pete died after receiving 27 monthly payments of $775. His widow, Susan, will receive $775 per month for 33 months only (60 minus 27).

Susan's benefits end after those 33 payments have been made.

If Pete was not married, the $1,000 Lump-Sum Death Benefit would be payable.

Example 2:
Ken earned a Deferred Pension and left the Plan at age 50. He retired at age 60 and died at age 78, after receiving 216 months of benefits.

If Ken's Benefit Class was 4 or higher, no death benefit would be payable because he received over 60 months of benefits.

If Ken's Benefit Class was less than 4, the $1,000 Lump-Sum Death Benefit would be payable.

QUALIFIED DOMESTIC RELATIONS ORDER (QDRO)

If you go through a divorce after you have begun receiving benefit payments with JSO coverage in effect, your benefit reduction will remain in effect and the spouse from whom you are divorced will remain eligible to receive the elected JSO spousal benefit after your death - *unless* she or he signs a written waiver of any right to any interest in the JSO coverage. To be effective, the waiver must be incorporated into a court approved property settlement agreement that is part of a judgment or order entered by a court of competent jurisdiction. Upon receiving the judgment or order, the Plan will restore your benefit to the amount you would have received if JSO coverage had not been elected. The restoration will go into effect on the first of the month following the month in which the judgment or order is entered by the court.

If you remarry after your divorce, you and your new spouse cannot elect JSO coverage. In addition, if you previously elected JSO coverage, neither your new spouse nor any other beneficiary will be eligible for any survivor benefits.

WHAT IS A QDRO?
A Qualified Domestic Relations Order (QDRO) creates or recognizes an Alternate Payee's right to receive all or a portion of a Participant's retirement plan benefits. A Domestic Relations Order (DRO) is any judgment, decree or order, including an approved property settlement, under state domestic relations laws, relating to the provision of child support, or marital property rights of a spouse, former spouse, child or other dependent of a Participant. A DRO does not automatically require the Plan to create or recognize an Alternate Payee's right to retirement benefits; to do this, it must also be "qualified." It is important to note that the Plan does not write the QDRO; this must be done by you or your attorney and the order must be in compliance with the Plan procedures for administering a QDRO, and must be entered by a court.

The Plan will provide free of charge, upon request, sample model language and QDRO Procedures which are acceptable to the Plan. You, or your attorney, can write or call the Plan's QDRO Department for more information, or you can refer to the QDRO Frequently Asked Questions by visiting the Plan's web site. There is different sample model language depending on whether the Participant is currently receiving a pension benefit or not receiving a pension benefit. The Plan's web site will walk you through these sample models.

BEFORE RETIREMENT DEATH BENEFITS

The Plan has several death benefits which apply to death *before* retirement:

- 50% Surviving Spouse Benefit
- 60-Month Benefit
- Lump-Sum Death Benefit

Note: If payment of either the 50% Surviving Spouse Benefit or the 60-Month Benefit begins after July 1, 2011, benefit payments cannot begin until the month following the date you would have reached age 57.

50% SURVIVING SPOUSE BENEFIT

If you are Vested, the Plan offers a *50% Surviving Spouse Benefit*. This benefit provides your surviving spouse with a monthly income for the remainder of her/his lifetime if your death occurs before you retire.

WHAT IS THE AMOUNT OF THE 50% SURVIVING SPOUSE BENEFIT?

The amount of the 50% Surviving Spouse Benefit is 50% of the monthly benefit you would have received if you had retired on the day of your death and chosen the 50% JSO coverage.

WHEN DOES THE SURVIVING SPOUSE BENEFIT BEGIN?

Normally, your spouse can begin receiving the 50% Surviving Spouse Benefit the first month after your death. If, however, your death occurs before age 57, the earliest your spouse can begin receiving benefits is the first month following the date you would have reached age 57. Depending on the type of benefit you earned, your surviving spouse may be eligible to defer payment of the 50% Surviving Spouse Benefit to a later date to receive a higher monthly amount.

NOTE: The 50% Surviving Spouse Benefit does **not** include the 75% JSO coverage option.

Example 1:

Chet was age 62, was at Benefit Class 13 under Schedule B and had 23 years of Contributory Credit. He had earned a Contribution-Based Pension of $802.75 when he died. His widow, age 58, can receive a 50% Surviving Spouse Benefit, calculated by multiplying Chet's $802.75 by the .8867 JSO factor that applies to them, and then multiplying the result by 50%:

$802.75 x .8867 =	$711.80
$711.80 x 50% =	**$355.90**

Chet's widow will receive a benefit of **$355.90** per month for the rest of her life beginning the month following Chet's death.

Example 2:

Mary died unexpectedly at age 44 after 10 years in the Plan. She had earned a Contribution-Based Pension of $475.50 per month at age 65. Mary's husband Frank, age 47, can receive a Surviving Spouse Benefit of $213.78 per month, calculated as follows:

$475.50 x .8992 =	$427.57
$427.57 x 50% =	**$213.78**

Important Note: Frank's **$213.78** per month benefit will not begin until the month after Mary would have turned 65. Or, with a 6% per year reduction, Frank can receive a lesser amount as early as when Mary would have turned age 57.

60-MONTH BENEFIT

As an alternative to the 50% Surviving Spouse Benefit, the Plan has a *60-Month Benefit*. If you die before you retire, this benefit provides your surviving spouse or, if none, *dependent* children with a monthly benefit for 60 months. Although the monthly amount would be greater than the 50% Surviving Spouse Benefit, the benefit *ends* after 60 monthly payments have been issued. Your surviving spouse (or dependent children) will be eligible for the 60-Month Benefit if, at the time of your death:

- You did not have 3 or more One-Year Breaks in a row;
- You had 20 or more years of Credit, of which at least 10 years are Contributory Credit; *and*
- You were at Benefit Class 4 or higher.

WHAT IS THE AMOUNT OF THE 60-MONTH BENEFIT?

The monthly amount of the 60-Month Benefit is the retirement benefit you would have received if you had retired on the date of your death or, if greater, $160 per month. If you are not survived by a spouse, but are survived by one or more dependent children, the benefit is divided equally among them.

WHEN DOES THE 60-MONTH BENEFIT BEGIN AND END?

The 60-Month Benefit begins on the first day of the month following your death if you are at least 57 years old when you die. If you are under age 57, benefit payments cannot begin until the month following the month in which you would have reached age 57. Benefits stop after 60 monthly payments have been issued or, if earlier, upon the death of your surviving spouse or your dependent children.

Example:
Again using Chet's situation from the previous page's *Example 1*, Chet's widow can choose to receive a 60-Month Benefit of $802.75 per month for 60 months *instead of* the $355.90 per month 50% Surviving Spouse Benefit.

LUMP-SUM DEATH BENEFIT

As an alternative to the 50% Surviving Spouse Benefit or the 60-Month Benefit, the Lump-Sum Death Benefit provides your surviving spouse or other eligible payee with a one-time payment of $2,000 or $4,000. (The $2,000 amount applies if you only earn Employer Contributions under Schedule A of the Benefit Class Rate Chart; the $4,000 amount applies if you earned Employer Contributions under Schedule B). After the lump-sum payment is issued, no further death benefits are payable. Your surviving spouse, or other beneficiary, becomes eligible for a Lump-Sum Death Benefit if, at the time of your death:

- You did not have 3 or more One-Year Breaks in a row; *and*
- You had 10 or more years of Credit.

To determine whether your Employer has submitted Contributions under Schedule B, please contact the Plan.

WHO CAN RECEIVE THE LUMP-SUM DEATH BENEFIT?

The Lump-Sum Death Benefit is paid to the first of the following eligible payees:

- Your current spouse
- Your dependent children
- Your non-dependent children
- Your parents
- Your brothers and sisters
- Your estate

Example:
Steve had 10 years of Contributory Credit and earned Contributions under Schedule B before he died suddenly at age 33. His widow, Ellen, chose to receive the Lump-Sum Death Benefit of $4,000, rather than wait until Steve would have turned age 57 (24 years later) to receive a 50% Surviving Spouse Benefit based on his age 57 Contribution-Based Pension.

Because Steve did not have at least 20 years of Credit, Ellen could not receive the 60-Month Benefit.

DEATH BENEFITS BEFORE RETIREMENT

Your surviving spouse or other eligible payee must choose the benefit to be paid if more than one of the following benefits are payable:

- 50% Surviving Spouse Benefit
- 60-Month Benefit
- Lump-Sum Death Benefit

After your spouse or eligible payee chooses the benefit and it is paid, the decision is final and cannot be changed.

DISABILITY BENEFITS

The Plan has two disability benefits, a ***Monthly Disability Benefit*** (which provides monthly income throughout your disability), and a ***Lump-Sum Disability Benefit*** (which is a one-time payment). If you qualify for a Monthly Disability Benefit and a Lump-Sum Disability Benefit, you cannot receive both and you must choose the one you wish to receive. In addition, if you are eligible for a retirement benefit and a disability benefit, you cannot receive both and you must choose the benefit you wish to receive. After you begin receiving benefits you cannot change your mind.

MONTHLY DISABILITY BENEFIT

You can qualify for a Monthly Disability Benefit if:

- You become totally and permanently disabled before your 62nd birthday and before you have 3 or more One-Year Breaks in a row; and
- *As of the date you become disabled* you have 10 or more years of Credit.

WHEN ARE YOU CONSIDERED TOTALLY AND PERMANENTLY DISABLED?

Generally, the Plan considers you totally and permanently disabled if you have been determined to be totally and permanently disabled by the Social Security Administration. You may also be considered by the Plan to be totally and permanently disabled if, even though you may not be eligible for disability benefits from the Social Security Administration, you can provide medical evidence establishing that your disability is both ***total*** and ***permanent***.

WHAT IS THE AMOUNT OF THE MONTHLY DISABILITY BENEFIT?

The amount of the Monthly Disability Benefit is $250 per month.

Note: *An additional $15 per month is added to the Monthly Disability Benefit as a result of a class action settlement. This extra $15 may be discontinued on December 31, 2015.*

HOW LONG WILL DISABILITY BENEFITS BE PAID?

The Monthly Disability Benefit begins on the first day of the 6th month following the month of your disability. It is paid until you recover from your disability or if you switch to a retirement benefit when you reach age 65.

Because the Monthly Disability Benefit is paid only if you are totally and permanently disabled, if you are receiving a Monthly Disability Benefit and you accept *any* kind of work, you will be in Restricted Reemployment and your monthly benefits will be *suspended*.

SWITCHING TO A RETIREMENT BENEFIT AT AGE 65

If you are receiving a Monthly Disability Benefit and are Vested, you can switch to a retirement benefit at age 65. If you switch to a Contribution-Based Pension or a Deferred Pension, your benefit will be based on age 65. For a Twenty-Year Service Pension, the monthly amount will be based on your age as of December 31 of the first year after the date you became totally and permanently disabled and in which you had less than 10 weeks of Contributions. If, when you reach age 65, you decide to switch to a retirement benefit, you and your spouse will also be asked if you want to have your retirement benefit paid with JSO coverage.

Example:
Gene was permanently disabled at age 43, after earning 10 years of Contributory Credit and establishing Benefit Class 14. He received $265 per month ($250 plus $15) until turning age 65, when he switched to the Contribution-Based Pension he had earned, which happened to be greater than $265 per month.

RECOVERY FROM DISABILITY

Please contact the Plan if you recover from your total and permanent disability prior to your 65th birthday and no longer qualify to continue receiving your Monthly Disability Benefit. Your eligibility for retirement benefits from the Plan will be determined by the following:

- If you do not earn additional Contributory Credit but qualify for a Contribution-Based Pension or Deferred Pension when you retire, your amount will be based on your age on the date of your retirement. For a Twenty-Year Service Pension, the amount will be based on your age as of December 31 of the first year after the date you became totally and permanently disabled and in which you had less than 10 weeks of Contributions paid on your behalf.

- If, after recovery from your disability, you earn at least one year of Contributory Service Credit but have less than 250 weeks of Contributions paid on your behalf, your retirement benefit will be determined in the same manner as in the preceding paragraph. However, if your additional contributions enable you to establish a higher Benefit Class, we will use your higher Benefit Class when we determine your retirement benefit.
- If, after recovery from your disability, you have at least 250 weeks of Contributions paid on your behalf, any retirement benefit you are eligible to receive will be determined as though you had never received a Monthly Disability Benefit.

Note: If you recover from a total and permanent disability and you are eligible for any type of retirement benefit, payment of the retirement benefit cannot begin until you are at least age 57 if those payments begin after July 1, 2011.

DEATH WHILE RECEIVING A MONTHLY DISABILITY BENEFIT

If you die while receiving a Monthly Disability Benefit and *before* age 65, your spouse will be entitled to choose between the following:

50% Surviving Spouse Benefit based on any retirement benefit you were eligible to receive on the date of your death if you are at least age 57 when you die. If you are under age 57, benefit payments cannot begin until the month following the month in which you would have reached age 57. For the Contribution-Based Pension or a Deferred Pension, the benefit amount will be based on your age at the date of your death (or any later date chosen by your spouse). For a Twenty-Year Service Pension or Contributory Credit Pension, the amount will be based on your age as of December 31 of the first year after the date you became totally and permanently disabled and in which you had less than 10 weeks of Contributions;

or

$1,000 Death Benefit This benefit will be paid to the first of the following:

- Your current spouse
- Your dependent children
- Your non-dependent children
- Your parents
- Your brothers and sisters
- Your estate

If you do not have a spouse on the date of your death, the only benefit payable is the $1,000 Death Benefit.

If you die while receiving a Monthly Disability Benefit and *after* reaching age 65, the $1,000 Death Benefit is payable to your spouse or other eligible payee as indicated above.

$500 LUMP-SUM SPOUSE DEATH BENEFIT

If your spouse dies while you are receiving a Monthly Disability Benefit, you will be paid a one-time $500 Lump-Sum Death Benefit.

LUMP-SUM DISABILITY BENEFIT

The Lump-Sum Disability Benefit is a one-time benefit of $3,000 which may be payable *instead of* the Monthly Disability Benefit, if you are disabled after reaching age 45. (The amount is $2,000 if you only earned Employer Contributions under Schedule A of the Benefit Class Rate Chart).

You can qualify for a Lump-Sum Disability Benefit if:

- You become totally and permanently disabled on or after your 45th birthday, and before you have 3 or more One-Year Breaks in a row; *and*
- *As of the date you become disabled* you have 10 or more years of Credit.

To determine whether your Employer has submitted Contributions only under Schedule A, please contact the Plan.

PARTIAL PENSIONS

The Plan has reciprocal agreements with many other Teamster pension plans. These reciprocal agreements make it possible for you to become eligible for certain benefits even if your credit is split between plans.

With a ***Partial Pension***, each plan pays you a portion of that plan's benefit, based on the credit you earned while covered by that plan. When you retire you will receive separate monthly benefit checks from each plan. To find out if you are eligible for a Partial Pension you must file an application for benefits with each plan in which you earned credit.

PARTIAL PENSION REQUIREMENTS

You must meet the following requirements for a Partial Pension (or for your surviving spouse or eligible payee to become eligible upon your death):

- You must have 2***** or more years of Contributory Credit with this Plan; *and*
- You must retire at age 57 or later (unless you were receiving Pension benefits prior to July 1, 2011); *and*
- When the Credit you earned with this Plan is combined with the credit you earned with the other plan *which also agrees to participate in a Partial Pension on your behalf*, eligibility for one of the following is established:
    - Contributory Credit Pension (30-And-Out Pension); *or*
    - Twenty-Year Service Pension; *or*
    - Monthly Disability Benefit; *or*
    - 60-Month Benefit; *or*
    - 50% Surviving Spouse Benefit (based on a Contributory Credit Pension or Twenty-Year Service Pension).

* This Plan has reciprocal agreements with some plans under which you may qualify for a Partial Pension with less than 2 years of Credit with this Plan.

No benefits other than those listed above are paid as Partial Pensions.

HOW IS THE AMOUNT OF THE PARTIAL PENSION DETERMINED?

The amount of the Partial Pension paid by this Plan is calculated by first determining the benefit amount you would be eligible to receive if all your credit with the other plan had instead been Credit with this Plan. That amount is then multiplied by a fraction, based on the number of years of Contributory Credit you earned with this Plan divided by the number of years of Contributory Credit you earned with both plans.

Example:

Joe, age 60, is at Benefit Class 14. He has 16 years of Contributory Credit with this Plan and 4 years of credit with another plan. If all of Joe's 20 years of Credit had been with this Plan, his age 60 Twenty-Year Service Pension would be $775 per month.

Because only 16 of Joe's 20 total years of Credit were with this Plan, the $775 amount is multiplied by 16/20:

$775 x 16/20 = **$620**

Joe's Partial Pension from this Plan will be **$620,** or 80% (16/20ths) of what he would have received had all 20 of his years of Credit been with this Plan.

Additionally, if the Partial Pension is based on a Contributory Credit Pension (30-And-Out Pension), we will add your Post-2003 Benefit to your Partial Pension.

Example:

Mark, age 60, is at Benefit Class 14. As of December 31, 2003, Mark had 16 years of Contributory Credit with this Plan and 12 years of credit with another plan. He then earned 2 additional full years of Contributory Credit with this Plan during 2004 and 2005, and retired at the end of 2005 with 30 years of total credit, at age 62.

Mark's Partial Pension would be calculated like this:

$775 x 28/30 = $723.33
(Mark had 28 of his 30 total years as of December 31, 2003.)

$723.33 x 18/30 = $434.00
(18 of Mark's 30 years as of his retirement date were with this Plan.)

During 2004 and 2005, Mark had 104 weeks of Contributions paid on his behalf at $55 per week, so his Post-2003 Benefit is $57.20:

104 x $55 x 1% = $57.20

Mark's Partial Pension from this Plan is **$491.20 per month** ($434.00 plus $57.20).

NOTE: It is your responsibility to notify each Fund that you have credit with another Teamster pension plan.

Contact the Plan for more information if you have credit with more than one plan and have questions about how your final benefit amount will be determined.

REEMPLOYMENT AFTER RETIREMENT

RESTRICTED REEMPLOYMENT

Certain types of reemployment after retirement are considered restricted. If you accept employment in violation of the Restricted Reemployment rules, your pension benefits will be ***suspended*** until you stop working in Restricted Reemployment. Additionally, future benefits may be ***forfeited or reduced*** to reimburse the Plan for any benefits paid to you while you worked in Restricted Reemployment.

You may work an unlimited number of hours in any employment that is not Restricted Reemployment and has been approved by the Fund.

The Restricted Reemployment chart shows the maximum permissible hours of employment per month you may work without your benefits being suspended. Your benefits will be suspended if you work more hours than are indicated in the chart. If you limit your Restricted Reemployment to the number of hours allowed per month (according to the chart) you can continue to receive your monthly retirement benefits - provided the work does not fall into another Restricted Reemployment category. You may work an unlimited number of hours in any employment that is ***not*** Restricted Reemployment.

Because the Monthly Disability Benefit is paid only if you are totally and permanently disabled, if you are receiving a Monthly Disability Benefit and you accept *any* kind of work for wage or profit, your monthly benefits will be *suspended*.

PROCEDURES ON RESTRICTED REEMPLOYMENT

We require that you promptly notify the Plan of any employment or self-employment after your retirement. So that unnecessary problems and future benefit suspensions or reductions can be avoided, we also ask that you notify the Plan of any future job you are considering accepting. From time to time, we may contact you and ask you to provide information about your post-retirement employment. We may also check with the Social Security Administration or request income tax documents from you to verify the accuracy of the information you give us. *Failure to provide the requested information will result in your benefits being temporarily suspended.*

HOW LONG WILL YOUR MONTHLY BENEFITS REMAIN SUSPENDED?

If your employment is in violation of the Restricted Reemployment rules, your monthly benefits will be ***suspended*** until the first day of the month after you quit working. When your benefits are reactivated, your benefit may then be temporarily suspended and/or reduced to reimburse the Plan for any benefit payments you were not entitled to receive.

RESTRICTED REEMPLOYMENT

For any period you are in violation of the Pension Plan's Restricted Reemployment limitations (regardless of whether your pension is suspended), you and your spouse are ineligible for participation in the Health and Welfare Retiree Benefit Plan.

For further information on the Restricted Reemployment limitations, you can write the Fund, or call us at 1-800-323-5000 and choose the Reemployment prompts.

If you work in Restricted Reemployment for more than the maximum number of permissible hours (according to the Restricted Reemployment chart), the Fund has the right to recover any pension benefits paid to you while you worked in Restricted Reemployment.

<table>
<tr><th colspan="5">RESTRICTED REEMPLOYMENT</th></tr>
<tr><th>Work Inside the Core Teamster Industries</th><th colspan="4">Maximum Permissible Hours Per Month</th></tr>
<tr><td>Work in <u>any</u> position (or supervising any position) in the following Core Teamster Industries, either in a union or non-union capacity, is Restricted Reemployment:</td><td>Under Age 57</td><td>Age 57 - 59</td><td>Age 60-64</td><td>Age 65 and Over</td></tr>
<tr><td>Trucking and Frieght, Small Package and Parcel Delivery, Car Haul, Tank Haul, Warehouse, Food Processing or Distribution (including Grocery, Dairy, Bakery, Brewery and Soft Drink), Building Material and Construction.</td><td colspan="3">Not permissible
unless reemployment meets one of the Exceptions below</td><td>40 hours or
* Unlimited</td></tr>
<tr><th>Work Outside the Core Teamster Industries</th><th colspan="4">Maximum Permissible Hours Per Month</th></tr>
<tr><td>Work outside of Core Teamster Industries is Restricted Reemployment if the work falls into any of the following categories:</td><td>Under Age 57</td><td>Age 57 - 59</td><td>Age 60-64</td><td>Age 65 and Over</td></tr>
<tr><td>Work for a Contributing Employer or former Contributing Employer;</td><td colspan="3" rowspan="2">Not permissible
unless reemployment meets one of the Exceptions below</td><td>40 hours or
* Unlimited</td></tr>
<tr><td>Work in any position (or supervising any position) that is covered by a Teamster Contract with the Employer;</td><td></td></tr>
<tr><td>Work in any position in the same industry in which you earned Contributory Credit with the Pension Fund; or</td><td rowspan="2"></td><td rowspan="2">80 hours</td><td colspan="2" rowspan="2">Unlimited hours</td></tr>
<tr><td>Work in any position in the same job classification as other Plan Participants within a 100-mile radius.</td></tr>
<tr><th>Governmental Employment Exception</th><th colspan="4">Maximum Permissible Hours Per Month</th></tr>
<tr><td>Employed by a governmental agency provided the agency is not a Contributing Employer or a former Contributing Employer.</td><td colspan="4">Unlimited hours</td></tr>
<tr><th>Newly Organized Company Exception</th><td colspan="4" rowspan="2">Unlimited hours</td></tr>
<tr><td>A retiree who is employed in what is not considered Restricted Reemployment, that subsequently becomes organized by the Teamsters (provided that the Employer does not become a Contributing Employer), will be allowed to continue employment without benefit suspension.</td></tr>
<tr><th>Previous Reemployment Rules Exception</th><td colspan="4" rowspan="2">Refer to pre-2004 Reemployment Rules which can be found in the Pension Plan</td></tr>
<tr><td>These Restricted Reemployment Rules became effective on January 1, 2004. If the application of these rules results in a retiree being found to be in Restricted Reemployment based on employment that would not have been prohibited under the previous reemployment rules, the Fund will treat the position as not being Restricted Reemployment.</td></tr>
</table>

* In August 2009, the Trustees approved a change to the reemployment rules which exempts **qualified retirees** age 65 or older from the Pension Fund's reemployment rules and allows them to work in any position for an unlimited number of hours.

To qualify for the post-age 65 exemption to the Reemployment Rules, a retiree must be age 65 or older, and been retired and receiving a pension benefit for at least 12 months, and:

A. if the Retirement Date is before age 65, did not work in "Restricted Reemployment" for at least 12 consecutive months commencing at age 64 or later, or
B. if the Retirement Date is at age 65 or older, did not work in "Restricted Reemployment" for any 12 consecutive month period that commences no earlier than 12 months preceding the Retirement Date.

Retirees who meet both conditions can work in any position for an unlimited number of hours and continue to receive their monthly pension benefit.

Please contact the Fund to secure approval for this exemption.

WHAT HAPPENS TO YOUR BENEFIT AMOUNT IF YOU EARN ADDITIONAL CONTRIBUTORY CREDIT AFTER RETIRING?

If you return to Contributory Service after retiring, when you retire again your benefit amount will be recalculated according to the following:

- If you earn less than one additional year of Contributory Credit, your benefit amount will not be re-calculated and when you retire again you will receive your original benefit.
- If you have at least one year of Contributory Credit but less than 250 weeks of additional Contributions, you will receive the benefit you originally received or, if higher, your Contribution-Based Pension based on your age at your original Retirement Date.
- If you have at least one (1) year of Contributory Credit and at least 250 weeks of additional Contributions in five (5) or more calendar years, your benefit amount will be re-calculated as though you had never retired.

Note**:** Your Payment Option (JSO) can be changed only if you return to work and have at least 250 additional weeks of Contributions paid on your behalf.

FILING FOR BENEFITS

To receive benefits you must file an application. You can get an application for benefits at your local union office, by writing to the Plan, or through the Plan's web site. If at all possible, do not retire before your eligibility for benefits has been confirmed. You should file your application for retirement benefits several months before you want to retire. Do not, however, complete and send your JSO election form until you are within 180 days of your Retirement Date.

For a disability benefit, file an application for benefits as soon as possible after you become disabled.

An application for any death benefit should be filed as soon as possible after your death.

WHAT INFORMATION SHOULD YOU INCLUDE WITH AN APPLICATION?

The information included with an application is different for each benefit. The information needed is stated on each application form.

If your benefits are required to be divided as a result of a divorce, you should submit a copy of your divorce decree and a *Qualified Domestic Relations Order* which defines the terms of the distribution. Please refer to the Plan's web site for further information.

> You must terminate your employment and receive all compensation from an employer that contributes to the Plan on or before your Retirement Date. If you are working for a non-contributing employer, you must also terminate your employment and receive all compensation unless you have received written notification from the Plan that your employment is not disqualifying Restricted Reemployment.

12-MONTH PAYMENT LIMIT

The Plan will pay no more than 12 months of retroactive retirement or survivor benefit payments when benefits begin. The 12-month payment limit does not apply to the Monthly Disability Benefit.

If you elect a retroactive Retirement Date, then your spouse must consent to your retroactive Retirement Date (by signing a form sent by the Plan) if ***both*** of the following apply:

- your benefit amount payable based on your Retirement Date is less than the benefit amount payable based on the date that the Fund receives your written notice of your retirement; ***and***
- you elect JSO coverage.

For purposes of electing JSO coverage, you must be married to the same person on both your retroactive Retirement Date and the date that your application is approved.

VERIFYING ELIGIBILITY BEFORE YOU RETIRE

You can verify if you are eligible for benefits before your planned Retirement Date by using the Plan's web site. Alternatively, you can write the Plan a letter asking for confirmation of your status. Be sure to include your 9-digit member identification number, name, address, birth date, employment history and local union number(s). We will tell you how much credit you have earned so far and let you know if you are eligible for benefits. If we need any information from you, we will let you know.

WHAT TO DO IF YOUR CLAIM IS DENIED

The Plan has an appeals procedure you may follow if all or part of your claim is denied. You must go through the appeals procedure before starting any legal action. The appeals procedure involves the following:

- A review of your claim by the Benefits Claim Appeals Committee.
- If you disagree with the decision you received, you may request a review of your claim by the Trustee Appellate Review Committee. If you choose, you may make a personal presentation of your appeal at their next available regularly scheduled meeting.

These Committees will act according to the following:

- If you do not meet the eligibility requirements, your claim will be denied. A decision to deny a claim for benefits is based on the eligibility rules of the Plan and all available verified information.
- If all or part of your claim is denied, you will be notified of the decision by mail. The letter will state why your claim was denied and will reference the section(s) of the Plan used in determining the reason for that denial.

- The letter will also tell you what additional information you need to submit for your claim to be considered further. It is your responsibility to get additional information and verification needed to support your claim.

SOME THINGS TO KNOW ABOUT THE APPEALS PROCESS

- You must use the appeal forms supplied by the Plan. Failure to do so may delay the processing of your appeal. You may write the Plan to request an appeal form, or print one from the Plan's web site.

- You must submit your appeal within 180 days after you receive the Plan's notice of denial.

- Typically, your appeal will be heard by the Benefits Claim Appeals Committee within 30 days of receipt by the Plan. You may waive this limit in order to allow the Plan more time to conduct research or for you to provide additional information.

- Typically, your request for a review by the Trustee Appellate Review Committee will be heard within 90 days.

- Failure to provide information necessary to decide your claim will automatically extend the period allowed for appellate review.

Misrepresentation of Facts:

If you omit information, or furnish false or misleading information to the Plan, the Board of Trustees can take measures, including legal action, to recover any benefits you are not eligible to receive.

TERMS AND DEFINITIONS

BECOMING A PARTICIPANT

To earn a benefit from the Pension Plan, you must first become a Participant by working for an Employer that submits Contributions to the Plan on your behalf. You become a Participant if you have at least 20 weekly, 75 daily, or 600 hourly Contributions paid on your behalf within the first 12 months of your employment, or in any calendar year after that.

Becoming a Participant does not necessarily mean you will qualify for benefits. To qualify for benefits, you must earn a minimum amount of *Vesting Service*. To keep the Vesting Service you earn, you must remain a Participant to avoid having what is called a *Break in Service*.

> ***Caution***
> You ***cannot*** be a Participant if you are a manager, supervisor, business partner, sole proprietor, or business owner with supervisory authority, or if you are self-employed.

EMPLOYER CONTRIBUTIONS

Benefits are funded by Employer Contributions to the Pension Plan. The amount of Contributions your Employer submits on your behalf is specified by your collective bargaining agreement. *No* portion of your union dues is submitted to the Plan.

SELF-CONTRIBUTIONS

In some cases you can submit a limited amount of Contributions to the Plan on your own behalf. These voluntary, optional Contributions are called Self-Contributions. You can submit Self-Contributions only for periods of absence before **January 1, 1994,** and only for periods of sick leave (because of illness or injury), layoff, strike or approved leave of absence *during which you remained on your Employer's seniority list.* You might want to submit Self-Contributions to avoid a One-Year Break or a Break in Service, to earn additional Contributory Credit, or to earn Vesting Service. You will be allowed to submit a limited amount of Self-Contributions if:

- You submit enough Self-Contributions so that you have at least 20 weeks, 75 days, or 600 hours of Contributions in the calendar year for which the Self-Contributions are submitted, *and*
- You submit Self-Contributions at the same rates your Employer was required to pay under your collective bargaining agreement; *and*
- You follow the Plan's procedures for submitting Self-Contributions, <u>including the payment of interest</u> from the earliest date of the period of the Self-Contributions to the date you submit them. The interest rate you pay is the same rate charged to Employers that do not pay their Contributions on a timely basis.

In the event of your death, your spouse can submit Self-Contributions for your periods of absence which precede your date of death, following the same rules listed above.

If you decide to submit Self-Contributions, write to the Plan at the address listed at the beginning of this booklet. Be sure to include your 9-digit member identification number, list the time period for which you would like to submit Self-Contributions, and provide the reason for and documentation of your absence. Be prepared to provide proof of your employment status during that absence. You will be sent information about the total cost of your Self-Contributions, including interest, and instructions regarding payment. In general, Self-Contributions are not refundable. If, however, you submit Self-Contributions and ultimately do not qualify for any benefit from the Plan, you may write and request that your Self-Contributions be returned. Any refund to which you are entitled will include interest compounded annually.

> ***Remember...***
> You can submit Self-Contributions ***only*** for periods ***before*** 1994 and ***only*** if you remained on the Employer's seniority list during your absence.

CONTRIBUTORY CREDIT

Contributory Credit (also known as Contributory Service Credit) is Credit you earn from the Contributions paid on your behalf by your Employer (or Self-Contributions you may have been allowed to submit). You earn Contributory Credit on a calendar year basis according to the following:

All Weekly rates before 1976	
0-19 weeks	No Credit
20-34 weeks	0.500 year credit
35 or more weeks	1.000 year credit
All Weekly rates after 1975	
0-19 weeks	No credit
20-39 weeks	Weeks / 40
40 or more weeks	1.000 year credit
All Daily rates before 1985 (Casual)	
0-89 days	No Credit
90-179 days	Days / 180
180 or more days	1.000 year credit
All Daily rates after 1984	
0-74 days	No credit
75-179 days	Days / 180
180 or more days	1.000 year credit
All Hourly Rates	
0-599 hours	No credit
600-1,199 hours	Hours / 1,200
1,200 or more hours	1.000 year credit

Examples:
For 26 weeks of Contributions in 2004, your Contributory Credit would be 0.650 (26 divided by 40).

For 37 weeks of Contributions in 1998, your Contributory Credit would be 0.925 (37 divided by 40).

NON-CONTRIBUTORY CREDIT

Non-Contributory Credit (also known as Non-Contributory Service Credit) may be important to you, but only if you retire with less than 20 years of Contributory Credit (or less than 30 years of Contributory Credit if you left the Plan before age 50) *and* if you became a Participant before April 1, 1985. Non-Contributory Credit is Credit you may earn from any Teamster or Teamster-like employment you had *before* you became a Participant. You may earn Non-Contributory Credit if your employment was in one of these categories:

- Your work was covered by a Teamster collective bargaining agreement; *or*
- Your work was not covered by a Teamster collective bargaining agreement, but your job classification in your industry was *normally* covered by Teamster bargaining agreements in the same local metropolitan area during the period of your employment; *or*
- Your work eventually became covered by a collective bargaining agreement requiring Employer Contributions on your behalf, even though Contributions were not required at the start of your employment (*This category may apply even if you became a Participant on or after April 1, 1985.*); *or*
- Your work required usual *Teamster skills in a traditional Teamster industry* (such as driving a truck or loading a truck).

You earn Non-Contributory Credit according to the number of hours worked per year. For 1,000 or more hours of employment in a calendar year, one year of credit is granted. One-half year of credit is granted for 500-999 hours of employment. No credit is granted for less than 500 hours of employment in a year.

Note: You can earn Non-Contributory Credit only up to the amount of your Contributory Credit. No more than one-half of your total Credit can be Non-Contributory Credit.

Non-Contributory Credit may help you establish 20 years of total Credit for the Twenty-Year Service Pension (or 30 years of total Credit for the Early Retirement Pension), or to enable you to receive an unreduced Contribution-Based Pension at age 62, rather than age 65. Non-Contributory Credit cannot be used, however, to establish eligibility for the Contributory Credit Pension (30-And-Out Pension).

MILITARY CREDIT

Under certain conditions you may earn Military Credit for your active duty in the Armed Forces of the United States. You may earn up to 5 years of Military Credit that counts as Contributory Credit if all of the following conditions are met:

a) You entered the Armed Forces of the United States while working for an Employer that was making Contributions to the Plan, or started making Contributions to the Plan while you were in the Armed Forces; *and*

b) You would have had Employer Contributions paid to the Plan on your behalf had you not entered the Armed Forces; *and*

c) After your service in the Armed Forces, you promptly (within 90 days) applied to return to work with the same Employer that employed you when your service began.

If your service in the Armed Forces does not qualify as Contributory Credit, it may possibly qualify as Non-Contributory Credit.

VESTING SERVICE

Vesting establishes a right to a benefit from the Plan. When you become Vested, you cannot lose your right to a benefit. But if you leave the Plan *before* you are Vested, the number of years of Vesting Service you have determines whether you can have a *Break in Service* - which causes you to lose all Credit you have already earned. To become Vested, you must first earn *Vesting Service*.

HOW VESTING SERVICE IS EARNED

You earn one year of Vesting Service for each calendar year during which you have at least 20 weeks, 75 days (90 days before 1985), or 600 hours of Contributions paid on your behalf.

HOW YOU BECOME VESTED

You become Vested once you have:

- 5 years of Vesting Service (if you have any Employer Contributions after December 31, 1998); *or*

- 10 years of Vesting Service (if you do not have any Employer Contributions after December 31, 1998).

Being Vested entitles you to receive, at a minimum, the Contribution-Based Pension upon retirement.

Example:

Year	Weeks Paid	Vesting Service
2015	20	1 year
2014	40	1 year
2013	23	1 year
2012	52	1 year
2011	48	1 year
2010	17	0 year
		5 years

This Participant will become Vested after 20 weeks of Contributions are paid on his behalf in 2015.

In some cases, you can also earn Vesting Service for employment without Contributions if it is *Continuous Employment*. Continuous Employment is *uninterrupted* employment with the *same* contributing Employer, either immediately before or immediately after Contributions were paid to the Plan on your behalf, and while Contributions are made for other employees of that Employer. One year of Vesting Service is earned for each calendar year during which you had 900 or more hours of Continuous Employment. To explain Continuous Employment, here is an example:

Example:

Jack works for 4 years as a truck driver. Jack has at least 20 weeks of Contributions paid on his behalf each year by his Employer. Jack, therefore, has earned 4 years of Vesting Service.

Beginning with his 5th year of employment, Jack gets promoted to management and Contributions are no longer required to be paid to the Plan for him. Jack stays in management for 1 year and then quits. The year Jack spent in management is counted as Vesting Service because his promotion was directly from the bargaining unit and, while Jack was in management, his Employer still paid Contributions to the Plan for the other drivers who were not promoted.

Jack, therefore, has 5 years of Vesting Service - but the amount of his Contribution-Based Pension would be based only on the 4 years of Contributions paid to the Plan.

HOW VESTING SERVICE AND CONTRIBUTORY CREDIT ARE DIFFERENT
Vesting Service determines whether you earn the right to a benefit. Contributory Credit affects the amount and the type of any eventual benefit you may earn. To earn a year of Vesting Service you need 20 weeks or 75 days or 600 hours of Contributions, but a year of Contributory Credit requires 40 weeks or 180 days or 1,200 hours of Contributions. This means you can accumulate Vesting Service more quickly than Contributory Credit, as in this example:

	Weeks Paid	Vesting Service	Contributory Credit
2015	40	1 year	1.000 year
2014	27	1 year	0.675 year
2013	52	1 year	1.000 year
2012	7	0 year	0.000 year
2011	47	1 year	1.000 year
2010	20	1 year	0.500 year
Total		**5 years**	**4.175 years**

WEEKS PAID / VESTING SERVICE / CONTRIBUTORY CREDIT
In the above example, the Participant is Vested because he has 5 Vesting Service Years (and because he had Contributions paid on his behalf after December 31, 1998). *However, he has only 4.175 years of Contributory Credit*. He has earned a Contribution-Based Pension because he is Vested, and he has accumulated 4.175 years of Contributory Credit toward other potential benefits.

IMPORTANT NOTE ABOUT BECOMING VESTED
When you become Vested, you are protected from having a *Break in Service* that would cause you to lose the Credit and Vesting Service you have earned, but you are not protected from having a *One-Year Break*. A One-Year Break may affect how your benefit amount is determined because it will affect your *Benefit Class* and/or your *Qualifying Age,* and 3 or more One-Year Breaks in a row will make you or your survivors ineligible for certain disability and death benefits. So, even if you are Vested, you should understand the Break in Service rules.

BREAKS IN SERVICE

There are two kinds of Breaks in Service: a *One-Year Break* and a *Break in Service*. Although having a One-Year Break may affect the amount of your benefit, it is not as serious as having a Break in Service, which causes you to lose all your Credit and Vesting Service.

ONE-YEAR BREAK
A One-Year Break is a calendar year with less than 10 weeks (or 37 days for years after 1984, or 45 days for years before 1985, or 300 hours) of Contributions, or 450 hours of Vesting Service for Continuous Employment. In general, however, any period of time during which you are sick, injured or on an approved strike will not count against you in determining whether you have had a One-Year Break.

Your benefit amount may be affected if the last 250 weeks (or 1,250 days) of Contributions paid on your behalf before December 31, 2003, or the date you retire, are interrupted by a One-Year Break. If this happens, your *Benefit Class* and/or your *Qualifying Age* can be affected, which may affect your benefit amount.

WHAT IS A BREAK IN SERVICE?
A *Break in Service,* which occurs when you have a number of One-Year Breaks in a row, causes you to lose all your Credit and Vesting Service. You can have a Break in Service only if you are not yet Vested.

WHEN DO YOU HAVE A BREAK IN SERVICE?
If you are not yet Vested, you have a Break in Service if you have the greater of:

- 5 or more One-Year Breaks in a row, or
- a number of One-Year Breaks in a row that equals or exceeds the number of years of Vesting Service you had prior to those One-Year Breaks.

Note: If you are not Vested and your series of consecutive One-Year Breaks began before 1976, then different Break in Service rules apply, and you should contact the Fund for further information.

Example:

Year	Weeks of Contributions
2015	52
2014	40
2013	4
2012	0
2011	7
2010	0
2009	0
2008	52
2007	52
2006	48

At the end of 2008 Sally had 3 years of Vesting Service. During the years 2009 through 2013 she had 5 years in a row with less than 10 weeks of Contributions. Sally had a Break in Service because she had at least 5 One-Year Breaks in a row and, as a result, lost all Credit and Vesting Service she had previously earned for 2006 through 2008.

WHAT HAPPENS IF YOU HAVE A BREAK IN SERVICE?

If you have a Break in Service you will no longer be a Participant and you will lose all right and claim to any benefit from the Plan, as well as all Contributory Credit, Non-Contributory Credit and Vesting Service you had before your Break in Service.

In the above ***example***, Sally's Break in Service caused the loss of all Vesting Service and Contributory Credit she earned before 2009. At the end of 2015 she would have 2 years of Vesting Service and 2 years of Contributory Credit - only what she earned in 2014 and 2015.

RECOVERY OF LOST CREDIT

Credit lost because of a Break in Service is permanently lost if you never again become an active Participant in the Plan. But you may be able to recover the Credit you lost - as Non-Contributory Credit - if you again become a Participant and earn additional Contributory Credit. You can *recover* one year of the Credit you lost for each year of Contributory Credit you earn after again becoming a Participant. This recovery rule applies *only* if you first became a Participant before April 1, 1985, and *any Credit you recover will be counted only as Non-Contributory Credit - even if it was originally Contributory Credit*.

Note that the recovery rule does not apply to Sally's example because she did not become a Participant until after April 1, 1985.

Example:

Jim earned 4 years of Contributory Credit during the years 1983-1986. Jim then left the plan to sell real estate from 1987-1991. He had a Break in Service for the years 1987-1991, causing him to lose the Credit he once had for 1983-1986. Jim rejoined the Plan in January of 1992. From 1992 through 2007 Jim earned 16 years of Contributory Credit. Jim therefore recovered the Credit he lost for 1983-1986. But those 4 years are considered Non-Contributory Credit, and are no longer treated as Contributory Credit. At the end of 2007 Jim has 16 years of Contributory Credit and 4 years of Non-Contributory Credit.

BENEFIT CLASS

For certain types of benefits, your ***Benefit Class*** is important because it can directly affect the amount of your benefit. ***The easiest way for you to determine your Benefit Class is to visit the Plan's web site***. It will show the Benefit Class your benefit will be based on, as well as the rate of the most recent Contribution paid on your behalf by your Employer.

For most Participants, the Benefit Class is based on the level supported by the most recent *Employer Rat*e paid on their behalf. For some Participants, the Benefit Class is based on an *Average Rate*. To find more information about the Employer Rate and the Average Rate, and how to determine which applies to you, please refer to the Pension Plan Document or contact the Fund.

For purposes of a Contributory Credit Pension, you cannot increase your Benefit Class by changing Employers after December 31, 2003. Your Benefit Class may be allowed to increase after December 31, 2003, but only if the following criteria apply:

- If your Benefit Class as of December 31, 2003, was based on the most recent Employer Rate, your Benefit Class can increase and continue to be based on the most recent Employer Rate if:

  a) your bargaining unit had a scheduled Benefit Class increase in a collective bargaining agreement accepted by the Fund before November 18, 2003, *and*
  b) you remain with the same bargaining unit, *and*
  c) you have at least 20 weeks or 75 days or 600 hours of Contributions each year.

- If your Benefit Class as of December 31, 2003, was based on the Average Rate, your Benefit Class will continue to be based on the Average Rate. If you changed bargaining units after December 31, 2003, or if the most recent Employer Rate no longer applies to you, your Benefit Class will also be based on the Average Rate.

Using the Average Rate, your Benefit Class is allowed to increase, but it is limited to the highest Benefit Class you earned on or before December 31, 2003.

Note: You can still increase your Benefit Class for purposes of a Twenty-Year Service Pension or a Deferred Pension.

RETIREMENT DATE

Your Retirement Date is the date you stop working in Covered Service, receive all compensation due you from your Employer, and terminate your employment. A Participant eligible for a retirement pension may receive benefit payments on the 1st day of the month following his Retirement Date.

At the time of retirement, both you and your Employer will need to complete a Retirement Declaration Form verifying your last day worked. The Retirement Declaration Form must be completed and returned to the Fund before any benefits can be paid by the Fund.

VOLUNTARY WITHDRAWAL

A Voluntary Withdrawal is serious because it can result in the *loss* of all Non-Contributory Credit you may have been eligible to receive, and possibly the loss of additional benefits as described below.

If you are not yet Vested, you can also eventually lose your Contributory Credit unless you again become a Participant before having a Break in Service.

A Voluntary Withdrawal occurs if your Employer stops submitting Contributions to the Plan on your behalf for either of these reasons:

- Your employee group decertifies from or removes your local union as its bargaining representative; *or*
- Your employee group ratifies or accepts a collective bargaining agreement which no longer requires your Employer to continue making Contributions to the Plan on behalf of you and the other members of your employee group.

WHAT HAPPENS BECAUSE OF A VOLUNTARY WITHDRAWAL?

If you are a member of an employee group involved in a Voluntary Withdrawal, you will *permanently lose* all Non-Contributory Credit. You can avoid the loss of your Non-Contributory Credit only if you stop working for that Employer before the last day of the 6th calendar month following the date of the Voluntary Withdrawal, or if the employee group again becomes covered by a collective bargaining agreement requiring Contributions to the Plan before the last day of the 18th calendar month following the date of the Voluntary Withdrawal.

A **Voluntary Withdrawal** may also cause the loss of additional benefits. A Voluntary Withdrawal may also be considered a **Rehabilitation Plan Withdrawal**. If your last Contributing Employer to the Central States Pension Fund incurs a Rehabilitation Plan Withdrawal, your “Adjustable Benefits” will be eliminated.

Further information can be found in the next section: *REHABILITATION PLAN.*

REHABILITATION PLAN

Under the terms of the Pension Protection Act of 2006 ("PPA"), a pension plan is required to adopt a Rehabilitation Plan if the pension plan is in critical status as defined under the PPA. The Pension Fund was certified to be in critical status and established a Rehabilitation Plan in 2008 and updates have been made since that time.

The Rehabilitation Plan offers two schedules of benefits that bargaining parties (your employer and local union) can negotiate to continue participation in the Pension Fund. In addition, the Rehabilitation Plan also addresses the impact of the withdrawal of a Contributing Employer from the Fund.

First, let's look at the **Rehabilitation Plan Schedules** and then at **Rehabilitation Plan Withdrawals**. The full Rehabilitation Plan is available in the Pension Plan Document (Appendix M) which can be found on the Fund's web site or obtained by calling the Fund.

REHABILITATION PLAN SCHEDULES

Under the Rehabilitation Plan, the bargaining parties can choose either the Primary or Default Schedule:

- The **Primary Schedule** allows Participants to retain their eligibility for the benefits that they were previously eligible to receive.
- The **Default Schedule** results in the loss of Adjustable Benefits (described in the section entitled "Adjustable Benefits").

The Default Schedule is applied when the bargaining parties agree to the Default Schedule, or when the bargaining parties fail to reach an agreement on a schedule within 180 days after the expiration of the collective bargaining agreement.

Under the Default Schedule, a Participant remains eligible **only** for the Contribution-Based Pension payable in full at age 65 or to an actuarially equivalent benefit with a minimum retirement age of 57 — see the "Actuarial Equivalence Table."

A Participant becomes subject to the Default Schedule and the loss of Adjustable Benefits if the Participant's benefit commencement date is on or after April 8, 2008, and:

(1) the Participant has earned Contributory Service Credit with a Contributing Employer (or predecessor / successor entity) that at any time becomes subject to the Default Schedule; and

(2) the Participant's *last* year of Contributory Service Credit *prior* to the Employer becoming subject to the Default Schedule was earned while a member of a Bargaining Unit (or predecessor / successor Bargaining Unit) that ultimately became subject to the Default Schedule.

A Participant whose benefit commencement date is one year or more prior to the Contributing Employer becoming subject to the Default Schedule is not subject to the elimination of Adjustable Benefits provided that the Pensioner does not engage in Restricted Reemployment at any time subsequent to the benefit commencement date.

A third schedule, the **Distressed Employer Schedule**, is explained in the "Special Rules" section.

REHABILITATION PLAN WITHDRAWALS

A Rehabilitation Plan Withdrawal ("RPW") occurs on the date a Contributing Employer:

(1) is no longer required to make Employer Contributions to the Pension Fund under one or more of its Collective Bargaining Agreements;

(2) undergoes a significant reduction in its obligation to make Employer Contributions resulting from outsourcing or subcontracting work covered by the applicable Collective Bargaining Agreement(s) as a result of actions by members of a Bargaining Unit (or its representatives) or the Contributing Employer;

(3) is administratively terminated with respect to any or all of its Collective Bargaining Agreements due to (a) a violation of the Plan's rules with respect to the terms of a Collective Bargaining Agreement; or (b) any other violation of the Plan's rules; or

(4) any transaction where all or a portion of the operations for which the Contributing Employer has an obligation to contribute are continued in whole or in part without maintaining the obligation to contribute to the Plan. In certain circumstances, the Trustees may decline to apply the elimination of adjustable benefits to a Participant that has submitted a retirement application and named a Retirement Date prior to the effective date of the RPW.

An RPW results in the loss of Adjustable Benefits. Under an RPW, a Participant remains eligible for only the Contribution-Based Pension payable in full for retirement at age 65 or to an actuarially equivalent benefit with a minimum retirement age of 57 — see the **Actuarial Equivalence Table**.

A Participant is subject to an RPW and the loss of Adjustable Benefits if the Participant's *last* year of Contributory Service Credit *prior* to the RPW was earned while a member of a Bargaining Unit (or predecessor/successor entity) ultimately incurring such RPW.

A Participant whose benefit commencement date is one year or more prior to the earlier of the expiration of the Employer's last CBA calling for Primary Schedule Contribution Rates, or the Contributing Employer incurring an RPW, is not subject to the elimination of Adjustable Benefits provided that the Pensioner does not engage in Restricted Reemployment at any time subsequent to the benefit commencement date.

ADJUSTABLE BENEFITS

The term "Adjustable Benefits" includes, but is not limited to, the following benefits:

(1) A Retirement Pension Benefit prior to age 65 including: the Twenty-Year Service Pension, Contributory Credit Pension; Vested Pension; Deferred Pension; or Twenty-Year Deferred Pension;

(2) Early retirement benefit or retirement-type subsidies including: the Early Retirement Pension; 25-And-Out Pension; or 30-And-Out Pension;

(3) All Disability Benefits not yet in pay status;

(4) Before Retirement Death Benefits other than the 50% Surviving Spouse benefit;

(5) Post-retirement death benefits that are not part of the annuity form of payment;

(6) All Partial Pensions to the extent any such pension is tied to one or more of the Adjustable Benefits listed above; and

(7) All Contribution-Based Pensions except that, assuming the Participant meets all other requirements for receiving a Contribution-Based Pension, the Contribution-Based Pension is payable in full for retirement at age 65 or to an actuarially equivalent benefit with a minimum retirement age of 57 — see the "Actuarial Equivalence Table."

RESTORATION OF ADJUSTABLE BENEFITS

A Participant may restore Adjustable Benefits if subsequent to the event causing the loss of Adjustable Benefits, the Participant:

(1) in the case of an RPW, permanently ceases all employment with, and performance of services in any capacity for, the Contributing Employer within 60 days of the RPW; and

(2) in any case, subsequently earns one year of Contributory Service Credit with a Contributing Employer while that employer is in compliance with the Primary Schedule.

In certain circumstances, the Trustees have the authority to waive the requirement that the Participant cease employment within 60 days.

SPECIAL RULES

Any Participant whose last Hour of Service prior to January 1, 2008, was earned while employed by United Parcel Service, Inc. ("UPS"), or any trades or businesses under common control with UPS, shall not be entitled to Adjustable Benefits unless such Participant's benefit commencement date was prior to January 1, 2008. Further, such Participant's benefits are subject to the UPS-CSPF Agreement that transferred certain benefit obligations to UPS.

Any Participant whose last Hour of Service was earned with a Contributing Employer that becomes subject to the Distressed Employer Schedule (such as Participants employed by YRC, Inc. and its related businesses) are subject to the loss of Adjustable Benefits as described above, except that any Participant who (1) has achieved a minimum age of 55 as of the date of the Distressed Employer's termination of participation in the Plan and (2) has accrued a minimum of 25 years credit toward a Contributory Credit Pension or an And-Out Pension as of that date shall be entitled to retain eligibility for (but not gain further credit towards) any such pension, *provided that* such Participant has a minimum retirement age of 62.

ACTUARIAL EQUIVALENCE TABLE

For those individuals who retire subject to the Default Schedule or an RPW, the Contribution-Based Pension monthly benefit is payable according to the following table for those participants who retire prior to age 65 with a minimum retirement age of 57:

AMOUNT OF AGE 65 BENEFIT PAYABLE									
Retirement Age:	65	64	63	62	61	60	59	58	57
Benefit Payable:	100%	90%	81%	74%	67%	61%	55%	50%	46%

GENERAL INFORMATION

PLAN ADMINISTRATION

The Board of Trustees makes the rules and regulations to administer the Plan. The Plan gives the Board of Trustees the discretionary and final authority in making all decisions, including decisions on claims for benefits and decisions interpreting Plan documents of the Fund. By amendment, the Board of Trustees may change the terms, conditions or benefits of the Plan. Only the Trustees can make a final decision regarding any question, interpretation or application of any part of the Plan.

REQUIRED BEGINNING DATE OF YOUR BENEFITS

If you were born on or after July 1, 1917, we will begin paying you any benefits you are entitled to receive from the Plan no later than April 1 of the year immediately following the calendar year in which you reach age 70-1/2. This rule applies even if you have not retired as of that date.

ASSIGNMENT OF BENEFITS

For the protection of you and your survivor or survivors, your benefits under the Plan cannot be assigned and are not subject to garnishment or attachment, except as authorized by law. This means that, in most cases, we cannot send your benefits to a creditor on your behalf.

We may, however, be directed to pay a part of your benefits to your spouse, former spouse or dependent child under the terms of a Qualified Domestic Relations Order (QDRO) as described under the Payment Options section of this book.

If you are getting a divorce, you should contact the Plan or visit the Plan's web site for more information.

YOUR RIGHTS UNDER ERISA

As a participant in the Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and 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 plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.
- Receive an annual funding notice. The plan administrator is required by law to furnish each participant with a copy of this annual funding notice.
- Obtain a statement telling you whether you have a right to receive a pension at normal retirement age (age 65) and if so, what your benefits would be at normal retirement age if you stop working under the plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so 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 fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a pension benefit is denied or ignored, 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 plan 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 plan administrator 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 administrator. 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 or a medical child support 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.

Assistance with Your Questions
If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, 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, DC 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.

TERMINATION OF THE PLAN

The Board of Trustees fully intends to continue the Plan indefinitely. To protect against any unforeseen situations, however, the Board of Trustees reserves the right to change the Plan. If necessary, the Board of Trustees can terminate the Plan. If it does become necessary to terminate the Plan, the net assets of the Plan will be allocated to Participants and beneficiaries of the Plan in the manner specified by ERISA and according to the Trust Agreement.

PENSION BENEFIT GUARANTY CORPORATION
Your pension benefits under this multiemployer plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency. A multiemployer plan is a collectively bargained pension arrangement involving two or more unrelated employers, usually in a common industry.

Under the multiemployer plan program, the PBGC provides financial assistance through loans to plans that are insolvent. A multiemployer plan is considered insolvent if the plan is unable to pay benefits (at least equal to the PBGC's guaranteed benefit limit) when due.

The maximum benefit that the PBGC guarantees is set by law. Under the multiemployer program, the PBGC guarantee equals a participant's years of service multiplied by (1) 100% of the first $11 of the monthly benefit accrual rate and (2) 75% of the next $33. The PBGC's maximum guarantee limit is $35.75 per month times a participant's years of service. For example, the maximum annual guarantee for a retiree with 30 years of service would be $12,870.00.

The PBGC guarantee generally covers: (1) Normal and early retirement benefits; (2) disability benefits if you become disabled before the plan becomes insolvent; and (3) certain benefits for your survivors.

The PBGC guarantee generally does not cover: (1) Benefits greater than the maximum guaranteed amount set by law; (2) benefit increases and new benefits based on plan provisions that have been in place for fewer than 5 years at the earlier of: (i) The date the plan terminates or (ii) the time the plan becomes insolvent; (3) benefits that are not vested because you have not worked long enough; (4) benefits for which you have not met all of the requirements at the time the plan becomes insolvent; and (5) non-pension benefits, such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay.

For more information about the PBGC and the benefits it guarantees, ask your plan administrator or contact the PBGC's Technical Assistance Division, 1200 K Street, N.W. Suite 930, Washington, DC 20005-4026 or call 202-326-4000 (not a toll-free number). TTY/TDD users may call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to 202-326-4000. Additional information about the PBGC's pension insurance program is available through the PBGC's web site on the Internet at http://www.pbgc.gov.

CLASS ACTION SETTLEMENT

In late 1987, a court-approved settlement was finalized in a class action lawsuit (Dutchak and Sullivan) which for many years had been pending in United States District Court in Chicago. Distribution of pension benefits based upon this settlement began in early 1988 and will continue until December 31, 2015 (and, as to monthly lifetime pensions based on the settlement, other than disability pensions, until the post-2015 death of the pensioner or survivor). Material terms and conditions of the class action settlement, insofar as it modifies the Plan, are summarized in the following.

VESTED PENSION (CONTRIBUTION-BASED PENSION)

This benefit was introduced in 1976 to comply with ERISA. For most Participants who terminated Participation before 1999, this benefit requires 10 years of Vesting Service, including three (3) years after 1970. The settlement rolls back the clock and permits the 10 years of Vesting Service to occur at any time (except that pre-1965 Continuous Employment without Employer Contributions is disregarded).

BREAK IN SERVICE

The settlement also rolls back the clock in determining loss of Credit because of a Break in Service ("Break"). While the basic Break rules are not changed, the settlement provides that a Participant is entitled to the Break rule that is both relevant and most advantageous to his circumstances. The time element of a Break in Service is unchanged by the settlement:

- 5 consecutive One-Year Breaks before April 1, 1969; or
- 3 consecutive One-Year Breaks between April 1, 1969 and December 31, 1975; or
- 5 consecutive One-Year Breaks after 1975.

Regardless of the time frame of the *One-Year Breaks*, the Participant will not sustain a *Break in Service* unless and until the total of his consecutive *One-Year Breaks* equals or exceeds the total of his years of *Vesting Service* (since his latest *Break in Service*, if any).

The Plan has long exempted service in any other pension plan with which the Plan has a reciprocal agreement from the calculation of a Break-in-Service; the settlement extends this exemption to any other "pension plan established by collective bargaining" of a labor organization affiliated with the International Brotherhood of Teamsters. Such service will not result in any Combined Credit, because of the absence of a reciprocal agreement, but the time of service will be disregarded for Break in Service purposes.

BREAK IN SERVICE: EFFECT OF LATE FILING OF BENEFITS CLAIMS ("FROZEN BENEFIT RULE")

This summary also re-publishes a 1971 Plan interpretation which, independent of (but fully preserved by) the settlement, protects a Participant from any subsequent Break in Service ("Break") with respect to certain pension benefits in which he already has vested rights (i.e., has satisfied minimum age, service, contribution and other eligibility prerequisites) when his Credit or Covered Service (Covered Employment) ends, whatever that date may be. Once the Participant's benefits claim is received by the Plan, even if it is after the time in which a Break would have occurred, the Break is disregarded and the clock is rolled back to examine the Participant's eligibility at the end of his Covered Service (Covered Employment). If he is eligible for a Twenty Year Service Pension, Early Retirement Pension, Contributory Credit Pension, or a Monthly Disability Benefit as of that earlier date, it is payable to the Participant beginning in the month after his Retirement Date or in the 6th month after his total and permanent disability begins, as the case may be (unless there is a suspension of benefits because of *Restricted Reemployment*). If the Participant sustains a total and permanent disability or dies after his Covered Service (Covered Employment) ends but before he sustains a Break, then upon proper application either the Monthly Disability Benefit or an appropriate survivor pension will be payable, provided that all eligibility requirements are met.

MONTHLY DISABILITY BENEFIT

The settlement also rolls back the clock in determining the commencement date for payment of Monthly Disability Benefits. Until 1976 the general commencement date - the 6th month after the total and permanent disability begins - was postponed until, if later, the 3rd month after the Plan received "due proof of such disability." That "due proof" limitation was permanently removed in the 1976 amendment of the Plan, which applied only to post-1975 disabilities. The settlement removes the "due proof" limitation with respect to disabilities that began prior to 1976. The settlement also provides $10 and $15 increases in the amount of the Monthly Disability Benefit.

SPECIAL HARDSHIP APPEAL COMMITTEE

The settlement establishes a Special Hardship Appeal Committee of Trustees, which supplements the administrative appeal procedures of the Plan and which is responsible for reviewing appeals and granting benefits in cases in which the Trustees determine *both* that substantial justice warrants deviation from specific eligibility criteria of the Plan *and* that one of the following circumstances has been shown:

- the Participant demonstrates that his failure to become eligible for a particular pension benefit is the result of either written misinformation from a Plan employee or inadequate or tardy dissemination of information about the Plan's terms and conditions of benefit eligibility or about his particular eligibility status; or

- the Participant demonstrates that (a) he is entitled to at least 20 years of Credit on or after his 47th birthday (Credited Service), (b) his Covered Service (Covered Employment) ended prior to his 50th birthday, and (c) he demonstrated confusion as to the application of Plan rules to his circumstances by his reasonably contemporaneous application for benefits.

MISCELLANEOUS SETTLEMENT FEATURES

The previously summarized terms and conditions of the class action settlement are amplified by a number of additional features. All of the following provisions apply only to settlement-based pension payments, (the benefit amount that is based solely and entirely on the settlement):

Retroactivity

The periods of settlement-based pension payments are retroactive as well as prospective, as if the settlement was in effect all along, rolling back the payment clock to the first date on which the Participant (if the settlement had been in effect) could have begun to receive settlement-based pension benefits.

Waiver of Late Filing

The general limitation of 12 months of retroactive pension payments if a Participant or other claimant fails to file his benefits claim in a timely fashion is waived for all settlement-based pension benefits. The Plan will honor valid settlement-based claims until December 31, 2015, and will make full retroactive payments to the extent appropriate in the circumstances.

Payment for Periods of Non-Retirement

The general provisions of the Plan which prohibit retirement pension payments during employment prior to retirement and during re-employment after retirement are inapplicable, insofar as retroactive settlement-based pension benefits are concerned, if and to the extent an eligible Participant demonstrates that such employment or reemployment was the result of a refusal or denial by the Plan to grant eligibility.

Interest on Retroactive Payments

To the extent settlement-based pension payments are retroactive (i.e., are based upon a date prior to the actual payment), the Plan will also pay simple interest, from the retroactive date to the actual payment date, at a 6% annual interest rate (there is no interest accrual after February 15, 1988, on settlement claims received after that date).

Payments to Heirs and Estates

Recognizing that many Participants and survivors entitled to settlement-based pension payments would be deceased when the court-approved settlement was finalized (in late 1987), the settlement provides that “[a]ny payment which would have been made to a deceased claimant under the provisions hereof were it not for the claimant's death, shall be payable to the estate of such deceased claimant or to such of his heirs as may be determined by the Fund.” The Plan has established procedures to verify that settlement benefits based upon decedents' rights are distributed in accordance with last wills and state intestate property inheritance laws.

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Remember that if you are a Participant, the easiest way to estimate the amount of your pension is to visit the Plan’s web site. If you plan on remaining with the same Employer, the web site also lets you project your future retirement benefit by indicating how many more years you plan on working and the age at which you plan to retire. This amount is only an estimate based on your current contribution rate and your reported work history.

APPENDIX

Adjustment Factors for Joint and 75% Surviving Spouse Option (75% JSO Pension)

Calculating the reduced 75% JSO Pension amount:

- Using the chart below, find the reduction factor corresponding to the age of the Participant and the age of the Participant's spouse (in complete years) on the Retirement Date. For example, a Participant who is age 60 and whose spouse is age 57 at retirement – the reduction factor would be .8585.
- Multiply the Participant's full (unreduced) retirement pension by this factor to determine the Participant's monthly pension benefit with the 75% JSO Pension.
- In the event of the Participant's death, the spouse will be entitled to 75% of the reduced monthly pension benefit.
- In the event of the spouse's death, the Participant's pension will be restored to the full (unreduced) pension amount on a prospective basis the month following the spouse's death.

PARTICIPANT'S AGE AT RETIREMENT	SPOUSE'S AGE AT RETIREMENT																								
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
57	.8488	.8523	.8558	.8595	.8632	.8669	.8708	.8746	.8786	.8825	.8865	.8904	.8944	.8983	.9022	.9061	.9100	.9138	.9175	.9211	.9247	.9282	.9317	.9350	.9383
58	.8373	.8408	.8445	.8482	.8520	.8559	.8599	.8639	.8680	.8721	.8763	.8804	.8846	.8887	.8929	.8970	.9011	.9051	.9091	.9130	.9169	.9206	.9243	.9279	.9315
59	.8252	.8288	.8326	.8364	.8403	.8444	.8485	.8526	.8568	.8611	.8654	.8698	.8742	.8785	.8829	.8873	.8916	.8959	.9001	.9043	.9084	.9124	.9164	.9203	.9241
60	.8126	.8163	.8201	.8240	.8281	.8322	.8364	.8407	.8451	.8495	.8540	.8585	.8631	.8677	.8723	.8768	.8814	.8859	.8904	.8949	.8993	.9036	.9079	.9120	.9161
61	.7994	.8032	.8071	.8111	.8152	.8194	.8237	.8282	.8327	.8373	.8419	.8466	.8514	.8562	.8610	.8658	.8706	.8754	.8801	.8848	.8895	.8941	.8987	.9031	.9075
62	.7857	.7896	.7935	.7976	.8018	.8061	.8106	.8151	.8198	.8245	.8293	.8342	.8391	.8441	.8491	.8541	.8592	.8642	.8692	.8742	.8791	.8840	.8889	.8937	.8984
63	.7716	.7755	.7795	.7837	.7879	.7924	.7969	.8015	.8063	.8112	.8161	.8212	.8263	.8314	.8367	.8419	.8472	.8524	.8577	.8630	.8682	.8734	.8785	.8836	.8886
64	.7572	.7611	.7652	.7694	.7737	.7782	.7828	.7876	.7924	.7974	.8025	.8077	.8130	.8183	.8237	.8292	.8347	.8402	.8457	.8512	.8567	.8622	.8676	.8730	.8784
65	.7422	.7462	.7503	.7545	.7589	.7635	.7682	.7730	.7780	.7831	.7883	.7936	.7990	.8046	.8101	.8158	.8215	.8272	.8330	.8388	.8446	.8503	.8561	.8618	.8674
66	.7269	.7308	.7349	.7392	.7437	.7483	.7530	.7580	.7630	.7682	.7735	.7790	.7846	.7902	.7960	.8018	.8077	.8137	.8197	.8257	.8318	.8378	.8439	.8499	.8559
67	.7112	.7152	.7193	.7236	.7281	.7328	.7376	.7426	.7477	.7530	.7584	.7640	.7697	.7755	.7814	.7874	.7935	.7997	.8059	.8122	.8185	.8248	.8312	.8375	.8438
68	.6951	.6991	.7033	.7076	.7121	.7168	.7217	.7267	.7319	.7373	.7428	.7485	.7543	.7602	.7663	.7724	.7787	.7851	.7915	.7980	.8046	.8112	.8178	.8244	.8311
69	.6785	.6825	.6866	.6910	.6955	.7002	.7051	.7102	.7154	.7209	.7265	.7322	.7381	.7442	.7504	.7567	.7631	.7697	.7763	.7830	.7898	.7967	.8036	.8105	.8175
70	.6614	.6654	.6695	.6739	.6784	.6831	.6880	.6931	.6984	.7039	.7095	.7154	.7214	.7275	.7339	.7403	.7469	.7536	.7604	.7673	.7743	.7814	.7886	.7958	.8031
71	.6439	.6478	.6519	.6563	.6608	.6655	.6704	.6755	.6809	.6864	.6921	.6980	.7040	.7103	.7167	.7232	.7299	.7368	.7438	.7509	.7581	.7654	.7728	.7803	.7879

Adjustment Factors for Joint and 50% Surviving Spouse Option (50% JSO Pension)

Calculating the reduced 50% JSO Pension amount:

- Using the chart below, find the reduction factor corresponding to the age of the Participant and the age of the Participant's spouse (in complete years) on the Retirement Date. For example, a Participant who is age 60 and whose spouse is age 57 at retirement – the reduction factor would be .9010.
- Multiply the Participant's full (unreduced) retirement pension by this factor to determine the Participant's monthly pension benefit with the 50% JSO Pension.
- In the event of the Participant's death, the spouse will be entitled to 50% of the reduced monthly pension benefit.
- In the event of the spouse's death, the Participant's pension will be restored to the full (unreduced) pension amount on a prospective basis the month following the spouse's death.

PARTICIPANT'S AGE AT RETIREMENT	SPOUSE'S AGE AT RETIREMENT																								
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
57	.8939	.8964	.8990	.9017	.9044	.9072	.9100	.9128	.9156	.9185	.9213	.9242	.9270	.9298	.9326	.9354	.9381	.9408	.9434	.9460	.9485	.9510	.9534	.9557	.9580
58	.8853	.8879	.8907	.8934	.8962	.8991	.9020	.9050	.9079	.9109	.9140	.9170	.9200	.9230	.9259	.9289	.9318	.9347	.9375	.9403	.9430	.9457	.9482	.9508	.9532
59	.8763	.8790	.8818	.8847	.8876	.8906	.8936	.8967	.8998	.9029	.9061	.9093	.9124	.9156	.9188	.9219	.9250	.9281	.9311	.9341	.9370	.9399	.9427	.9454	.9481
60	.8667	.8695	.8724	.8754	.8784	.8815	.8846	.8878	.8911	.8944	.8977	.9010	.9044	.9077	.9111	.9144	.9177	.9210	.9242	.9274	.9305	.9336	.9366	.9396	.9425
61	.8567	.8596	.8625	.8656	.8687	.8719	.8752	.8785	.8819	.8853	.8888	.8922	.8958	.8993	.9028	.9063	.9098	.9133	.9168	.9202	.9235	.9268	.9301	.9333	.9364
62	.8462	.8491	.8522	.8553	.8585	.8618	.8652	.8687	.8722	.8757	.8793	.8830	.8867	.8904	.8941	.8978	.9015	.9052	.9088	.9125	.9160	.9196	.9231	.9265	.9299
63	.8352	.8382	.8414	.8446	.8479	.8513	.8548	.8583	.8620	.8657	.8694	.8732	.8771	.8809	.8848	.8887	.8926	.8965	.9004	.9043	.9081	.9119	.9156	.9193	.9229
64	.8239	.8269	.8301	.8334	.8368	.8403	.8439	.8476	.8513	.8552	.8591	.8630	.8670	.8711	.8751	.8792	.8833	.8874	.8915	.8956	.8997	.9037	.9077	.9116	.9155
65	.8120	.8151	.8184	.8218	.8252	.8288	.8325	.8363	.8402	.8500	.8500	.8522	.8564	.8606	.8649	.8692	.8735	.8778	.8821	.8864	.8907	.8950	.8992	.9034	.9075
66	.7997	.8029	.8062	.8096	.8131	.8168	.8206	.8245	.8300	.8400	.8500	.8500	.8500	.8500	.8541	.8585	.8630	.8676	.8721	.8766	.8812	.8857	.8902	.8946	.8991
67	.7870	.7902	.7936	.7971	.8007	.8044	.8083	.8123	.8200	.8300	.8400	.8500	.8500	.8500	.8500	.8500	.8522	.8569	.8617	.8664	.8712	.8760	.8807	.8855	.8901
68	.7738	.7770	.7805	.7840	.7877	.7915	.7955	.8000	.8100	.8200	.8300	.8400	.8500	.8500	.8500	.8500	.8500	.8500	.8506	.8556	.8606	.8657	.8707	.8757	.8807
69	.7599	.7633	.7667	.7703	.7741	.7780	.7820	.7900	.8000	.8100	.8200	.8300	.8400	.8500	.8500	.8500	.8500	.8500	.8500	.8500	.8500	.8546	.8599	.8652	.8704
70	.7500	.7500	.7524	.7560	.7598	.7638	.7700	.7800	.7900	.8000	.8100	.8200	.8300	.8400	.8500	.8500	.8500	.8500	.8500	.8500	.8500	.8500	.8500	.8539	.8595
71	.7500	.7500	.7500	.7500	.7500	.7500	.7600	.7700	.7800	.7900	.8000	.8100	.8200	.8300	.8400	.8500	.8500	.8500	.8500	.8500	.8500	.8500	.8500	.8500	.8500

NOTES

Online help…

If you are a Participant in the Plan, you can visit the Plan's web site to obtain an estimate of the retirement benefit you may have earned so far.

www.centralstates.org

QUESTIONS?

If you have any questions which you feel are not fully answered by this booklet, you should call us toll-free at 1-800-323-5000. Our Participant Services Department will make every effort to provide you with accurate and complete information. However, only the Fund's Board of Trustees has the authority to make final decisions about the Pension Plan and this booklet. Alternatively, you may write to:

Central States, Southeast and
Southwest Areas Pension Fund
P.O. Box 5109
Des Plaines, IL 60017-5109

Please provide your 9-digit member identification number whenever you call or write.

This Summary Plan Description is not intended for any Participant who is not retired as of January 1, 2008, and whose last Hour of Service prior to January 1, 2008, was earned while employed by United Parcel Service, Inc. ("UPS"), or for Participants under a Benefit Class higher than Benefit Class 14. These Participants should contact the Fund for their respective Summary Plan Description.

IMPORTANTE: Este folleto contiene un sumario en ingles de sus derechos y beneficios bajo el Plan. Si usted tiene dificultad en entender cualquier parte de este folleto, favor de llamar a nuestro telefono gratis, 1-800-323-5000, si prefiere por manera de correspondencia, favor de enviarala a Central States, Southeast and Southwest Areas Pension Fund, P.O. Box 5109, Des Plaines, Illinois 60017-5109.

The information in this booklet reflects all Plan amendments through October 1, 2012. Amendments enacted after that date may impact the information in this booklet.

Central States, Southeast and Southwest
Areas Pension Fund
9377 West Higgins Road
Rosemont, IL 60018

Questions?

Contact us toll-free at 1-800-323-5000
or via the internet at www.centralstates.org

October 2012