

# Operative Plasterers and Cement Masons Local 109

## Pension Fund

33 Fitch Boulevard  
Austintown, Ohio 44515



Telephone (330) 270-0453  
Ohio Statewide 1-800-435-2388

### SUMMARY OF RETIREMENT PLAN INFORMATION

#### OPERATIVE PLASTERERS AND CEMENT MASONS LOCAL NO. 109 PENSION FUND

This is a summary of the Schedule R, Retirement Plan Information for the Operative Plasterers and Cement Masons Local No. 109 Pension Fund, (EIN 34-6622619 PN 001) for the year ended April 30, 2009. The Schedule R has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

By union agreement, employers were required to contribute to the Plan various contributions for each hour of covered worked. The Plan has met the minimum funding requirements of ERISA for the year ending April 30, 2008 and is expected to meet such requirements for 2009. Under the Plan, employees with 5 or more years of service at age 65 or 30 or more years of service at age 55, are entitled to monthly pension benefits beginning at normal retirement age equal to \$1.60 per year of past service plus 5% of employer contributions between May 1, 1965 and April 30, 2001, plus 4% of employer contributions made between May 1, 2001 and April 30, 2004, plus 2.55% of employer contributions made on and after May 1, 2004.

The number of employers obligated to contribute to the plan year ended April 30, 2009 was 353. The employer that contributed more than five percent of the total contributions to the plan during the plan year ended April 30, 2009 was Kokosing Construction.

The plan was not listed in critical or endangered status as of the plan year end. The plan did not receive a transfer of assets and liabilities during the plan year ended April 30, 2009. The plan did not seek or receive an amortization extension or use a shortfall funding method.

#### **YOUR RIGHTS TO ADDITIONAL INFORMATION**

You have the right to receive a copy of the full annual report, the summary plan description, and any summary of material modifications of the plan, upon request. Recipients are not entitled to receive more than one copy of these documents during a twelve month period, and the plan administrator may charge a reasonable amount to cover costs of copying, mailing, and furnishing these materials.

To obtain a copy of the full annual report, the summary plan description, and any summary of material modifications of the plan, write or call the office of the Board of Trustees of Operative Plasterers and Cement Masons Local No. 109 Pension Fund, the plan administrator, 33 Fitch Blvd., Youngstown, Ohio, 44515, phone (330) 270-0453 or 1-800-435-2388.

February 12, 2010