



**Local Union No. 164 of the
International Brotherhood of Electrical Workers
of Hudson, Bergen and Essex Counties, New Jersey**

**JOINT PENSION FUND
Local Union No. 164, I.B.E.W.**

205 Robin Road, Suite 330
Paramus, NJ 07652
(201) 225-1641

TO ALL ELIGIBLE EMPLOYEES:

It is a pleasure to announce that the Local Union No. 164, I.B.E.W. Pension Plan has been amended to increase benefits and to comply with current federal law.

On the following pages, you will find a description of the principal provisions of the revised Plan. We hope that you will read this booklet carefully and become familiar with the terms of the revised Plan and your rights under it.

We believe that the pension benefits provided by this Plan in addition to those provided under the Social Security Act will provide a substantial measure of security in retirement for those who have given many years of service within the jurisdiction of Local Union No. 164.

Vested benefits under this Plan, up to certain limits will be insured with the Pension Benefit Guaranty Corporation as explained in detail under the Termination Insurance Section of this Summary.

The Trustees are responsible for the operation of the Plan. We shall be happy to assist you in every way possible to make certain that you receive promptly the benefits to which you are entitled. If you would like information or assistance, you may obtain it at the office of the Pension Fund.

WHEN YOU LEAVE COVERED EMPLOYMENT, YOUR RIGHTS UNDER THE PENSION FUND SHALL BE DETERMINED IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE RULES AND REGULATIONS AS IN EFFECT ON THE DATE YOUR COVERED EMPLOYMENT TERMINATED.

Sincerely,

THE TRUSTEES