

PLUMBERS AND PIPEFITTERS NATIONAL PENSION FUND

**SUMMARY OF THE PLAN PROVISIONS ON
RECOVERY FROM DISABILITY, TERMINATION OF BENEFITS AND RE-EMPLOYMENT**

In accordance with Article 4 of the Plan, payment of your Disability Pension will continue for only as long as you remain entitled to a Social Security Disability Benefit. The Fund may, at any time require evidence of your continued entitlement to a Social Security Disability Benefit.

Payment of your Disability Pension will be discontinued upon notice from the Social Security Administration that you are no longer entitled to a Social Security Benefit, unless you formally appeal to the Social Security Administration its determination and provide medical proof satisfactory to the Trustees that your appeal is being made in good faith.

Continued payment of your Disability Pension during your appeal to the Social Security Administration will cease upon the passage of an 18 month period, your return to work in gainful employment, your withdrawal of your appeal to the Social Security Administration, or a decision on your appeal by an Administrative Law Judge upholding the loss of your eligibility for Social Security benefits.

If you return to work, the Fund will presume that you have recovered from your disability and will terminate your Disability Pension effective with the month in which you return to work. However, if you return to gainful employment as part of a trial work period during which you continue to receive your Social Security benefits, you will still receive your Disability Pension benefits unless you are working in Disqualifying Employment for which benefits would otherwise be suspended under the Plan.

You must notify the Fund in writing within 21 days of your receipt of notice that you have lost eligibility for Social Security Disability benefits, your return to work, the withdrawal of your appeal, or an unfavorable decision on your appeal by an Administrative Law Judge.

Failure to provide such written notice within 21 days will, upon your subsequent Retirement, result in a temporary loss of eligibility for benefits following the date of your Retirement for a period equal to six months plus the number of months you erroneously received monthly benefits under this Plan. This temporary loss of eligibility will not, however, result in the withholding of benefits for any month following your attainment of Normal Retirement Age (age 65).

If you receive notification from the Fund, which you believe to be in error, that your Disability Pension has been terminated or that your eligibility for benefits has been deferred for a specified period of months following your retirement, you may make a written appeal requesting that the Trustees review this action. Your appeal must be made within 180 days after you are notified of this termination.

If you should lose your entitlement to a Social Security benefit you may again return to Covered Employment and resume the accrual of Pension Credit and be entitled to a Normal, Early Retirement, Deferred or Vested Pension. The amount of your future pension will be determined on the basis of the value of your accrued benefit prior to your Disability separation, plus the value of your accrued benefit upon your return to work, but otherwise unaffected by the prior receipt of a Disability Pension.

Upon attainment of age 65, your pension benefits will continue thereafter regardless of whether or not you remain entitled to a Social Security Disability Benefit if you remain retired. If, after attaining age 65, you return to work in the plumbing and pipefitting industry, your pension benefits will be suspended in accordance with the provisions of Section 9.07 (b) of the Plan regarding the suspension of benefits due to a return to work in Disqualifying Employment