FLINT PLUMBING AND PIPEFITTING
FRINGE BENEFIT FUNDS

Flint Plumbing & Pipefitting Industry Health Care Fund
Flint Plumbing & Pipefitting Industry Pension Fund
Flint Plumbing & Pipefitting Industry Defined Contribution Plan
Scholarship Fund of Flint Plumbing & Pipefitting Industry
Supplemental Unemployment & Disability Plan of Local Union 370

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TIC Midwest

NOTICE REGARDING SUSPENSION OF BENEFITS

July 2026

The Flint Plumbing & Pipefitting Industry Pension Plan (Plan), like most pension plans, contains suspension of benefit provisions. These provisions permit Plan Trustees to suspend monthly pension benefits when an individual engages in Plan Related Employment after retirement or continues in Plan Related Employment past normal retirement age.

This is an annual notice explaining the suspension of benefit rules in the Plan. A temporary waiver of these rules was issued in September 2018, which allows Retired Participants to engage in bargaining unit work under the 370 CBA for a contributing employer and receive a pension benefit. **This notice does not change this temporary waiver, but please understand the Trustees have the right to revoke this waiver at any time so you are cautioned not to rely on this waiver in deciding whether to retire and/or commence pension benefits.**

Every Retired Participant must immediately notify the Fund Office if he or she returns to work in any capacity, regardless of whether the employment is for a non-contributing employer, contributing employer, self-employment, or whether it is or is not in the plumbing and pipefitting industry.

PLAN PROVISIONS RELATED TO SUSPENSION OF BENEFITS

Plan Related Employment: The suspension of benefit provisions under the Plan permit the Trustees to suspend monthly pension benefits when an individual engages in Plan Related Employment after retirement or continues in Plan Related Employment past normal retirement age.

In summary, Plan Related Employment is employment prior to age $70^{1/2}$:

- with any employer in the same industry engaged in by employers maintaining the Plan,
- in the same trade or craft[1] in which a participant was working before he/she began receiving such benefits in the State of Michigan (for benefits accrued prior to April 1, 2001, the Counties of Genesee, Shiawassee, and Lapeer), and
- for a period of at least eight days or 40 hours in any one month.

The Trustees have sole and complete discretion to determine whether work falls within the definition of "Plan Related Employment" and their decision shall be binding upon any Retired Participant or any other interested party.

[1]The terms industry and trade or craft have the meanings set forth in 29 CFR 2530-203-3 and include any supervisory or managerial activity which is reasonably related to the underlying skills associated with the trade or craft for which the individual was trained or in which he acquired his work experience (this does not include estimating, sales, safety, or project managers).

Reporting and Verification Requirements: Every Retired Participant must promptly notify the Trustees any time he/she engages in any employment of any nature with any employer or self-employment. A Retired Participant must provide information requested by the Trustees, in their sole discretion, to confirm whether he/she is employed or to verify the nature of any employment. The Trustees may withhold benefit payments until such information is provided.

Presumptions: Whenever the Trustees become aware that a Retired Participant is engaged in Plan Related Employment and the Retired Participant has not complied with the reporting requirements, the Trustees may, unless it is unreasonable to do so, act on the basis of the rebuttable presumption that the Retired Participant has engaged in Plan Related Employment and suspend his/her benefits. Further, where the Plan Related Employment at issue is at a construction site, the Trustees may, unless it is unreasonable to do so, act on the basis of the rebuttable presumption that the Retired Participant engaged in such employment for the same employer for as long as that employer performed work at that construction site.

Notice of Suspension: A Retired Participant shall receive written notice during the first calendar month in which the Trustees suspend his benefit. The notice shall include a description of the reasons his benefit is being suspended, a general description of the suspension provisions, a copy of the Plan provisions related to suspension of benefits, an explanation of review procedures, and information required by 29 CFR 2530.203-3(b)(4).

Resumption of Payments: A Retired Participant must notify the Fund Office when he is no longer engaged in Plan Related Employment. Once this is verified, the Retired Participant's monthly retirement benefit shall become payable on the next regularly scheduled date for the payment of benefits. If a Participant received a benefit for a month in which his benefit should have been suspended, upon resumption of payments the Trustees shall withhold 100% of the initial monthly payment and up to 25% of subsequent monthly benefit payments until the Plan has been repaid all benefits which should have been suspended.

Waiver: From time to time, the Trustees in their sole discretion may lift in whole or in part the suspension rules for a period of time for Retired Participants who have returned to Plan Related Employment, provided such waiver is applied to similarly situated Retired Participants.

Regulations: These rules are interpreted according to the applicable Department of Labor regulations, which may be found in §2530.203-3 of the Code of Federal Regulations.

Deferred Vested Participants: Deferred Vested Participants who engage in Plan Related Employment after Normal Retirement Age do not receive a late retirement benefit under the Plan.

The above is a general summary of Plan provisions. Nothing in this summary is meant to change the Plan provisions in any way. Please see the Plan document for further details and contact the Fund Office with any questions.