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**◆◆IMPORTANT NOTICE CONCERNING AN EXTENSION TO THE  
NORTH CENTRAL STATES REGIONAL COUNCIL OF  
CARPENTERS' PENSION PLAN'S TEMPORARY SUSPENSION OF  
BENEFITS/RETURN-TO-WORK RULES◆◆**

December 2016

To All Participants:

As you may recall, the Board of Trustees previously amended the Plan's suspension of benefits/return-to-work rules on a temporary basis to permit individuals to return to work for 800 hours in a calendar year before having his or her benefits suspended.

Under the temporary rule, a retiree who returns to active employment will have his or her benefits suspended in any calendar month in which he or she works 40 or more hours after having first worked 800 hours in the same calendar year.

The temporary rule doubled the initial number of hours allowed (from 400 to 800) and was initially effective from May 1, 2014 through December 31, 2015 and subsequently extended through December 31, 2016.

**In response to the continued robust work environment and the demand for skilled craft workers, the Board of Trustees has extended the temporary suspension of benefits/return-to-work rules through December 31, 2017.**

As a result, a retiree who returns to work in calendar year 2017 will not have their benefits suspended until they work 40 or more hours in a calendar month, after first having worked 800 hours during 2017.

The Trustees hope this extension is helpful to both retirees wishing to return to covered employment and their employers.

As always, please contact the Fund Office should you have any questions or concerns.

Sincerely,

THE FUND OFFICE