

**CEMENT AND CONCRETE WORKERS
DISTRICT COUNCIL
PENSION FUND**

SUMMARY PLAN DESCRIPTION

Effective January 1, 2012

**CEMENT AND CONCRETE WORKERS DISTRICT COUNCIL
PENSION FUND
35-30 Francis Lewis Boulevard, Suite 201
Flushing, NY 11358
(718)762-6133**

BOARD OF TRUSTEES

UNION TRUSTEES

Angelo Angelone

Kieran O'Sullivan

John Peters

Anthony Amella

EMPLOYER TRUSTEES

Michael Salgo

Kevin O'Brien

Eric Lee

GORLICK, KRAVITZ & LISTHAUS, P.C.
Co-Counsel

PROSKAUER
Co-Counsel

SCHULTHESIS & PANETTIERI, CPAs
Certified Public Accountants & Consultants

HORIZON ACTUARIAL SERVICES, LLC
Consultant and Actuary

**CEMENT AND CONCRETE WORKERS
DISTRICT COUNCIL
PENSION FUND
35-30 Francis Lewis Boulevard
Flushing, New York 11358
(718) 762-6133
Fax (718) 762-5144**

To All Participants:

We are pleased to present you with this updated Summary Plan Description ("SPD") explaining the current provisions of the Cement and Concrete Workers District Council Pension Plan which was amended and restated as of January 1, 2009.. All changes made to the Plan since the last SPD was printed are included in this new SPD. This SPD also includes all amendments to the restated Plan through January 1, 2012.

We urge you to read this SPD carefully to understand your benefits. We tried to explain all sections of the Plan clearly. Your retirement benefits are important for your financial planning. We urge you to show the SPD to your family. It is important they are aware of your retirement benefits and the survivor protection offered. After you read this SPD, please keep it in a safe place for future reference.

The purpose of this Plan is to provide you with retirement benefits. Your Plan is a defined benefit pension plan designed to provide a lifetime benefit for you and, if you are married, a survivor benefit for your Spouse. Contributions to the Plan are made by Employers as required by a Collective Bargaining Agreement and/or Participation Agreement and according to the Plan rules and the Trust Agreement. When reading this SPD, please remember, if the facts and circumstances of a particular situation occurred before January 1, 2009, the Plan provisions in effect at the relevant date may be applied. Those provisions may be different from the Plan now in effect and summarized in this SPD.

Please keep the Fund Office informed of changes in your mailing address so you will receive all communications.

Please keep in mind, for your protection, only the Board of Trustees is authorized to interpret the Plan. **If there is a conflict between the Plan and this booklet, the rules of the Plan will prevail.** While you may receive Plan information from the Union or your Employers, this information is not official. Only communications sent to you in writing and signed on behalf of the Board of Trustees or the Fund Office is considered official Plan information. Future Plan changes will be sent to you and should be kept with this document.

We hope you find this SPD helpful and you and your family will enjoy the protection of the Plan for many years to come. If you have any question about any of the material contained in this booklet, please call the Fund Office at (718) 762-6133 during regular business hours. The Fund Office is open Monday through Friday from 8:00 a.m. to 3:30 p.m.

Sincerely,

BOARD OF TRUSTEES