
INDIANA LABORERS PENSION FUND

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The Indiana Laborers Pension Fund provides that pension benefits are not payable for a month in which you worked 40 or more hours in an industry, trade, craft and geographic area as described below.

1. Industry - The term "industry" means the business activities of the types engaged in by any employers maintaining the Plan. It is the type of business activity and not whether the retiree's employer contributes to the Plan, which is used to determine whether the retiree is re-employed in the same industry.
2. Trade or Craft - A "trade or craft" are:
 - (A) a skill or skills learned during a significant period of training or practice, which is applicable in occupations in some industry,
 - (B) a skill or skills relating to selling, retailing, managerial, clinical, or professional occupations, or
 - (C) supervisory activities relating to a skill or skills described in (A) and (B) above.
3. Geographic Area - The "geographic area covered by the Plan" consists of the state of Indiana and the remainder of any Standard Metropolitan Statistical Area which falls in part within Indiana and Crittenden, Henderson, Union and Webster counties in the State of Kentucky.

Notwithstanding the forgoing, employment with an Employer in a capacity not covered by any classification of the applicable collective bargaining agreement(s) shall be deemed not to be "suspendible employment."

The purpose of this notice is to inform you that if you are employed in categories described above, your benefits will be suspended. This suspension of retirement benefits is permitted under Department of Labor Regulations 2530.203-3, which are found in Volume 29 of the Code of Federal Regulations.

Indiana Laborers Pension Fund

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