January 2020

To All Participants of the
Indiana Laborers Pension Fund

Dear Participant:

The Board of Trustees recently made changes to the Pension Plan. This letter describes the changes.

**Proof of Disability Through SSA Disability Determination**

Effective for Disability Retirement Benefits applications submitted on or after October 1, 2019, Participants can be eligible for the Benefit by submitting a Social Security disability award in addition to meeting the other requirements to be eligible for a Disability Retirement Benefit (as listed below). If a Participant’s Disability Retirement Benefit is based on a Social Security disability award, the Participant must have worked at least 700 hours in the 2 years prior to his Social Security disability award.

Prior to this change, a Participant had to prove an Occupational Disability (as defined in the Plan) and that he was unable to perform construction work due to a jobsite injury while performing a job for which contributions were required to be made to the Fund under a collective bargaining agreement or participation agreement.

Effective for Disability Retirement Benefit applications received on or after October 1, 2019, a Participant must meet **all** of the following conditions to be eligible for a Disability Retirement Benefit:

- Be at least age 52;
- Meet the definition of Occupational Disability and be unable to perform construction work due to an injury sustained on a jobsite while working under any LIUNA collective bargaining agreement or performing a job for which contributions are required to be made to the Fund under a participation agreement OR have received a Social Security disability award;
- Not be receiving any other type of benefit under the Plan;

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**Officers-Board of Trustees**

Mark S. Andrews  
Chairman

David A. Frye  
Secretary-Treasurer

Somer Taylor  
Administrative Manager
• Have at least five years of Indiana Laborers Pension Fund Service at the time you became disabled and if your disability is based on a Social Security disability award, have worked at least 700 hours in the 2 years prior to receiving a Social Security disability award.

• Submit proof of accident and disabled status within 36 months of the accident or Social Security disability award; and

• The Trustees find that you are still disabled as of your desired commencement date.

Questions
If you have any questions regarding these changes, please contact the Fund Office at 1-800-962-3158.

On behalf of the Board of Trustees,

Somer Taylor
Administrative Manager