



Carpenters Southwest Administrative Corporation

533 South Fremont Avenue • Los Angeles, California 90071-1706 • Tel: 213-386-8590 • Toll Free: 800-293-1370

www.carpenterssw.org

**To: All Active Participants of the Southwest Carpenters Vacation Trust Plan
– Amendment to the Summary Plan Description (SPD)**

Important Participant Notice

APRIL 2018

This Participant Notice will advise you of certain material modifications that will be made to the Southwest Carpenters Vacation Trust Plan Summary Plan Description. **This information is VERY IMPORTANT to you.** Please take time to read it carefully.

Aviso a los participantes que hablan Español: Si tiene alguna pregunta tocante este aviso o requiere alguna otra información tocante a su cobertura de salud, por favor de comunicarse con la oficina administrativa al (213) 386-8590 o (800) 293-1370, donde habrá varios representantes bilingües que le ayudarán.

Effective May 13, 2018

Payment of vacation benefits to apprentices who successfully complete a training session will be discontinued. This change is effective for any training session for weeks occurring on and after May 13, 2018. Thereafter, vacation benefits owed to apprentices will be paid at the same time and in the same manner as for journeymen which is currently in July and December each year.

If you have any questions concerning the information in this announcement, please direct them to the Administrative Office at 213-386-8590 or 800-293-1370, where the staff will be happy to assist you. You may also visit the Trust's website at www.carpenterssw.org.

Sincerely,

THE BOARD OF TRUSTEES

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Administrative Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.



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To: All Active Participants of the Southwest Carpenters Vacation Trust Plan Amendment to the Summary Plan Description (SPD)

Important Participant Notice

JULY 2018

This Participant Notice will advise you of certain material modifications that will be made to the Southwest Carpenters Vacation Trust Summary Plan Description. **This information is VERY IMPORTANT to you.** Please take time to read it carefully.

Aviso a los participantes que hablan Español: Si tiene alguna pregunta sobre este aviso o requiere alguna otra información sobre su cobertura de salud, por favor de comunicarse con la oficina administrativa al (213) 386-8590 o (800) 293-1370, donde habrá varios representantes bilingües que le ayudarán.

Effective July 1, 2018, the Plan is amended by adding the following section to the SPD to read as follows:

“Limited Early Distribution for Colorado Apprentices

Due to particular conditions in Colorado, apprentices who have successfully completed a training session in a Plan program available in Colorado may request a payout of their vacation benefit, if any, earlier than the normal Plan payout schedule.

The apprentice must attend and participate in each session (4 - 10 hour days in succession) of the scheduled related and supplemental instruction as required in the Colorado state approved Apprenticeship Standards to be able to apply for vacation benefits. These sessions are scheduled on a quarterly basis.

The apprentice must file a written request with CSAC in order to receive this benefit. The written request is processed by the applicable training center(s) and returned to CSAC once the apprentice has successfully completed the training session.

In the event that an apprentice receives his or her vacation benefits prior to the normal Plan distribution date, no Distribution of Trust Income will be payable with respect to such benefits.”

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