



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.”

Receipt of this notice does not constitute a determination of your eligibility. If you have any questions concerning the information in this announcement or wish to verify eligibility, please contact the Administrative Office at 213-386-8590 or 800-293-1370 for assistance. You may also visit the Trust’s website at www.carpenterssw.org.

Sincerely,

THE BOARD OF TRUSTEES

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 May 2019

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 sobre este aviso o requiere más información, por favor comuníquese con la Oficina Administrativa del Fideicomiso de los Carpinteros del Sudoeste al (213) 386-8590 o (800) 293-1370, donde habrá varios representantes bilingües que le ayudarán.

Effective April 1, 2019

Vacation Amendment No. 2019-1 modifies the **Vacation SPD** to include a disclosure that vacation benefits of Participants are subject to lien, assignment, levy or garnishment in accordance with laws of general application to satisfy a money judgment to recover debts owed to creditors, including delinquent dues owed to the Union.

Also, the following change applies effective April 1, 2019:

No lawsuit may be filed under ERISA § 502(a) to recover benefits under the Plan or to enforce any rights under ERISA unless the administrative appeal procedures have been exhausted and unless the lawsuit is filed within one year of the issuance of a written decision regarding the denial of benefits following the administrative appeal. Any such lawsuit filed under ERISA § 502(a) may only be brought in Federal District Court in Los Angeles County, California.

If you have any questions concerning the information in this notice, please direct them to the Administrative Office at 213-386-8590 or 800-293-1370. 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.



**Carpenters
Southwest
Administrative
Corporation**

533 S FREMONT AVE
LOS ANGELES, CA 90071

Tel: 213-386-8590 Toll Free: 800-293-1370
www.carpenterssw.org

**To All Plan Participants
Southwest Carpenters Vacation Trust – SUMMARY OF MATERIAL MODIFICATION
Changes to the Dues Deduction Provision Effective April 1, 2020**

The Board of Trustees of the Southwest Carpenters Vacation Trust adopted a change to the information on page 11 of the Summary Plan Description as of April 2017 consistent with an amendment that is effective on April 1, 2020. This notice explains the change.

Under existing plan rules, if an employee does not authorize Carpenters Southwest Administrative Corporation (CSAC) to have Union Dues deducted from employer contributions to the Vacation Trust, those contributions will be retained by CSAC. If CSAC does not receive an employee's written authorization by the second anniversary of the regular July 1 or December 1 pay date for the Winter or Summer Period work to which the Dues are attributable, such amount will be irrevocably contributed to the Vacation Trust.

Also, under existing plan rules, if an employee's written authorization is received before such second anniversary, the Dues received **up to one year prior** to the date of receipt of the written authorization will be paid to the Union and applied to the employee's Union Dues.

Effective April 1, 2020, the foregoing one-year rule is amended to provide that the Dues received **up to 36 months prior** to the date of receipt of the written authorization will be paid to the Union and applied to satisfy the employee's obligation to pay Union Dues.

As revised effective April 1, 2020, the third paragraph of Section 7 of the Summary Plan Description reads as follows:

Written Employee Authorization for Payment of Supplemental Union Dues and Political Action Committee Contributions in Lieu of Contributions to Vacation Trust

For those employees for whom a valid authorization has been received from the employee, employer or the Union, CSAC will pay the amount of dues to the Local Union and Council as soon as administratively feasible. If CSAC receives an amount designated as Dues of an employee with respect to which it has no written Authorization from such employee, CSAC will request the Union to provide CSAC with the Authorization. If CSAC does not receive such authorization by the second anniversary of the regular July 1 or December 1 pay date for the Winter or Summer Period work to which the Dues are attributable, such amount will be irrevocably contributed to the Trust without allocation to the employee's vacation account. Before the preceding irrevocable contribution, if unauthorized Dues are shown to the credit of an employee at CSAC and it receives the employee's authorization, such Dues received up to thirty-six (36) months prior to the date of the authorization will be transmitted to the Union.

Should you have any questions regarding this Notice, or your benefits, please contact the Trust Fund Office at (213) 386-8590 or toll-free at 1 (800) 293-1370 between the hours of 8:00 a.m. to 5:00 p.m., Monday through Friday.

Aviso a los participantes que hablan Español: Si tiene alguna pregunta sobre este aviso o requiere más información, por favor comuníquese con la Oficina Administrativa del Fideicomiso de los Carpinteros del Sudoeste al (213) 386-8590 o (800) 293-1370, donde habrá varios representantes bilingües que le ayudarán.

Sincerely,

Southwest Carpenters Vacation Trust
Board of Trustees



**CARPENTERS
SOUTHWEST
ADMINISTRATIVE
CORPORATION**

533 South Fremont Avenue
Los Angeles, CA 90071-1706

Tel: 213-386-8590 • **Toll Free:** 800-293-1370
www.carpenterssw.org

To: To All Southwest Carpenters Vacation Plan Participants

Summary of Material Modifications

October 2021

PARTICIPANT NOTICE

This Participant Notice will advise you of certain material modifications (plan changes) that have been made to the Southwest Carpenters Vacation Plan (the Plan). This information is **very important** for you. Please take the time to read it carefully.

Aviso a los participantes que hablan español: Si tiene alguna pregunta con respecto a este aviso o necesita cualquier otra información sobre su plan de vacaciones, comuníquese con la oficina administrativa al (213) 386-8590 o (800) 293-1370, donde habrá varios representantes bilingües para ayudarlo.

APPLICATION FOR PAYMENT

Beginning with the December 1, 2021 payout, Participants will no longer be required to file a “Request for Benefit” form with the Administrative Office in order to receive plan benefits.

FORM OF PAYMENT OF BENEFITS

Benefits will be paid on or about the regular vacation payout dates of December 1 and July 1 as follows:

- Direct Deposit on or before the vacation benefit payout date to the account of the Participant when verified banking information is on file.
- Physical Check mailed on or after the vacation benefit payout date to the Participant’s address on file when verified banking information has not been provided.
- Payments will not be issued to Participants who do not have a valid address on file and have not previously completed one or more of the following forms: Enrollment Form, Supplemental Dues Authorization Form, Vacation Request Form, or Window Dues Opt-In Form.
- Participants who recently moved may submit a Change of Address or updated banking information electronically through the MemberXG portal. Forms and instructions can be located at carpenterssw.org.

FORFEITURE RULES

A Participant who has not cashed a benefit check will be deemed to have forfeited the benefit amount and to have contributed it to the Plan on the 5th anniversary of the original date of issue.

Plan benefits that have not been paid to an individual Participant due to the lack of request, correct address, enrollment or other reason will be deemed forfeited and contributed to the Plan five (5) years after the date the distribution was originally payable.

Prior to forfeiture, provided that the Participant's account balance is greater than two hundred dollars (\$200.00), the Administrative Office will make reasonable efforts to locate the Participant and/or their beneficiary. These efforts include notices of uncashed checks, communications with the Local Union and/or the Participant's most recent employer and hiring a commercial locator service. The Plan will deduct a Locator Fee from the Participant's account to offset the cost of location efforts.

If a Participant or beneficiary is able to prove to the Board of Trustees that there is a valid claim for unpaid benefits and provide any requested documentation to support the claim, the forfeiture of the unpaid benefits will be reversed and paid to the Participant or beneficiary to the extent Plan assets are available to pay such benefit. The Plan will pay any replacement benefits at the face value of the original benefit without dividend or distribution of income, less any Locator Fee charged to the Participant's account.

* * * * *

This notice constitutes a Summary of Material Modifications. You should file this notice with your copy of the summary plan description ("SPD") because it changes certain information contained in the SPD. The Board of Trustees may, from time to time and at any time, adopt such rules and procedures that it determines to be necessary or desirable with respect to the operation of the Plan, and amend, modify, or eliminate any provision of the Plan.

Please direct any questions you may have about this summary or the Plan in general to the Administrative Office:

Carpenters Southwest Administrative Corporation
533 South Fremont Avenue, 6th Floor
Los Angeles, CA 90071
(800) 293-1370

Sincerely,

BOARD OF TRUSTEES