



The Cottonwood Group

EBSA/PUBLIC DISCLOSURE
2009 JUN 11 AM 7:16

June 5, 2009

U.S. Department of Labor
Employee Benefits Security Administration
Public Disclosure Room, N-1513
200 Constitution Avenue, NW
Washington, DC 20210

RE: PLUMBERS AND PIPEFITTERS LOCAL NO. 45 RETIREMENT PLAN
EIN: 51-0165113
PLAN #001

To Whom It May Concern:

Enclosed is a copy of the Notice of Endangered Status for the Plumbers & Pipefitters Local 45 Retirement Plan for the plan year beginning April 1, 2009.

Please contact me if you have any questions.

Sincerely,

Daniel P. Nichols, F.S.A.

Enclosure

NOTICE OF ENDANGERED STATUS
FOR THE
PLUMBERS & PIPEFITTERS
LOCAL NO. 45 RETIREMENT PLAN

This is to inform you that on June 5, 2009 the plan actuary certified to the U.S. Department of the Treasury, and also to the plan sponsor, that the Plumbers & Pipefitters Local No. 45 Retirement Plan (the "Plan") is in endangered status for the plan year beginning April 1, 2009. Federal law requires that you receive this notice.

ENDANGERED STATUS

The Plan is considered to be in endangered status because it has funding or liquidity problems, or both. More specifically, the Plan's actuary determined that the Plan's funded percentage for the 2009 plan year is less than 80%. **Please note the Plan is not considered to be in either critical status or seriously endangered status for the 2008 plan year (both of these statuses indicate a more serious funding or liquidity problem).**

FUNDING IMPROVEMENT PLAN

Federal law requires pension plans in endangered status to adopt a funding improvement plan aimed at restoring the financial health of the plan. This funding improvement plan must be adopted no later than 240 days after the actuarial certification date mentioned above. You have a right to receive a copy of the funding improvement plan (once it is adopted) from the Plan. You will be notified if the funding improvement plan adopted affects the current Plan benefit or contribution levels.

WHERE TO GET MORE INFORMATION

For more information about this Notice, you may contact the Plan's administrator:

Gary Silvey
Plumbers and Pipefitters Local No. 45
3003 Pear St.
St. Joseph, MO 64503
816-279-5534