

**Cement Masons Local No. 43
Pension Plan
911 Ridgebrook Road
Sparks, Maryland 21152-9451
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EBSA/PUBLIC DISCLOSURE
2012 APR 24 PM 2:00

Notice of Endangered Status

For: Cement Masons Local No. 43 Pension Fund

EIN: 52-6111323

PN:001

This is to inform you that on March 20, 2012, the Plan actuary certified to the U.S. Department of the Treasury and to the Plan sponsor that the Plan is in Endangered status for the plan year beginning January 1, 2012. Federal law requires that you receive this notice. This notice is being sent to the Plan participants and beneficiaries, the bargaining parties, the Pension Benefit Guaranty Corporation and the Secretary of Labor.

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 over the next six plan years, the Plan is projected to have an accumulated funding deficiency for the plan year beginning January 1, 2018.

Funding Improvement Plan

Federal law requires pension plans in Endangered status to adopt a Funding Improvement Plan designed to restore the financial health of the Plan. The Funding Improvement Plan can include a variety a changes including, but not necessarily limited to:

- Increase in employer contributions,
- Elimination of ancillary benefits,
- Reduction in future benefit accruals,
- Extension of amortization periods,
- Changes in actuarial methods.

While the Funding Improvement Plan is in effect, the Plan sponsor may not accept a collective bargaining agreement that provides for:

- A reduction in the level of contributions for any participants,
- A suspension of contributions for any period of service,
- A new direct or indirect exclusion of younger or newly hired employees for Plan participation,
- A Plan amendment that increases the liabilities of the Plan because of an increase in benefits which is not funded by additional contributions.

Where to Get More Information

For more information about this Notice, you may contact the Cement Masons Local No. 43 Pension Plan at 911 Ridgebrook Road, Sparks, Maryland 21152, 888-494-4443, You have a right to receive a copy of the Funding Improvement Plan from the Plan after it has been adopted by the Plan sponsor.