

EBSA/PUBLIC DISCLOSURE
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**Notice of Endangered Status as of April 1, 2013
For The
Western Louisiana Carpenters Pension Plan**

The Pension Protection Act of 2006 ("PPA") has added requirements for measuring the financial health of multiemployer plan such as yours. The PPA requires that the plan actuary determine annually the Plan's status under these new rules, and to certify that status to the IRS and the Board of Trustees. If the Plan's status for a plan year is "endangered" (i.e., "yellow" zone) or "critical" (i.e., "red" zone), the Trustees must notify all plan participants, and other interested parties, and take corrective action to restore the financial health of the Plan.

Endangered Status (i.e., "Yellow" Zone)

This notice is to inform you that on June 27, 2013 the plan actuary certified to the U.S. Department of the Treasury, and to the Board of Trustees, that the Plan is in "endangered status" for the plan year beginning April 1, 2013. Federal law requires that you receive this notice.

The Plan was projected to fail the "credit balance" test within the next six years. This means that in six years, the contribution income is not expected to be enough to meet the minimum funding requirements under the Internal Revenue Code.

Since the Plan is "endangered", the Trustees are required to develop a "Funding Improvement Plan" within the next 11 months.

Funding Improvement Plan

Federal law requires plans in endangered status to adopt a Funding Improvement Plan, designed to improve the financial health of the Plan. The Funding Improvement Plan will be developed by the Board of Trustees and must be adopted by the union and the employers. The Funding Improvement Plan may call for increases in the contribution rate to the Pension Plan, or reductions in future benefit accruals, or both. (Note that the Funding Improvement Plan CANNOT take away benefits you have already accrued.) No benefit increases are permitted while the Plan is under a Funding Improvement Plan, unless such increases are funded by additional contributions.

Where to Get More Information

For more information about this Notice, you may contact the Fund Office at 1-504-831-1544, or via mail at 2450 Severn Avenue, Suite 305, Metairie, LA 70001. You have a right to receive a copy of the Funding Improvement Plan once it is developed.

June 28, 2013