



**Better Together.**  
**PLUMBERS 98 MCA Detroit**  
Mechanical Contractors Association of Detroit

**PLUMBERS LOCAL 98  
 FRINGE BENEFIT FUNDS**

**P.O. BOX 159  
 TROY, MICHIGAN 48099-0159  
 (248) 641-4988 (866) 646-8919**

**Notice of Status under the Pension Protection Act  
 For Plumbers Local 98 Defined Benefit Pension Fund**

**TO: Plan Participants and Beneficiaries and Bargaining Parties**

**FROM: Board of Trustee Plumbers Local 98 Defined Benefit Pension Fund**

**DATE: April 30, 2020**

A federal law known as the Pension Protection Act of 2006 (PPA) provides that where a multiemployer plan actuary certifies that the plan falls into one of several categories set forth in the PPA, the plan must provide notice of such categorization. These categories are yellow (endangered), orange (seriously endangered), and red (critical). In general, determination of which category a plan falls into depends upon sufficiency of projected contributions, sufficiency of projected cash flow, and funded status. As of January 1, 2020, the Plan's actuary certified that the Plan as endangered status (yellow), with a funded percentage of 72.3%

Plans in endangered status zones are required to adopt a Funding Improvement Plan (FIP). The FIP is an action plan designed to help the Fund meet certain funding benchmarks required by the PPA. The Fund is operating under a timely adopted FIP.

The PPA requires that the Plan's funding status be reviewed and certified by the Fund actuary annually. You will continue to receive information regarding the Fund's status.

For more information about this notice, you may contact the Fund Office at 700 Tower Drive, Suite 300, Troy, Michigan 48098, telephone number (248) 813-9800.

PUBLIC DISCLOSURE  
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 2020 MAY 14 AM 11:33  
 US DEPARTMENT OF LABOR