

IRC §432(b)(3)(D)
Notice to Plan Participants

PLAN SPONSOR:

Joint Board of Trustees, Cumberland, Maryland Teamsters
Construction and Miscellaneous Pension Fund

ERISA/PUBLIC DISCLOSURE
2009 AUG 5 AM 7:22

PLAN NAME:

Cumberland, Maryland Teamsters Construction and
Miscellaneous Pension Fund

EIN/PN:

52-6072966 / 001

This is to inform you that on March 24, 2009 the enrolled actuary for the Cumberland, Maryland Teamsters Construction and Miscellaneous Pension Fund (the "Plan") certified to the US Department of the Treasury, and also to the plan sponsor, that the Plan is in endangered status for the plan year beginning January 1, 2009.

Federal law requires that you receive this notice.

Endangered status

Due to the magnitude of the unexpected investment losses in the 2008 Plan Year the Plan's status for the 2009 plan year has become endangered because it has future funding problems.

Based on information contained in the 2008 actuarial valuation and reasonable projections of the Plan's assets and liabilities after 2008:

- Absent an election for the 5-year automatic extension described in IRC §431(d)(1), the Plan will have an accumulated funding deficiency by the end of the plan year beginning January 1, 2014.

The Board of Trustees is in the process of designing and adopting a plan to improve the Plan's funding status. Such plan may involve increases in contributions to the plan and changes to plan benefits as permitted by Federal law.

Where to Get More Information

For more information about this Notice, you may contact plan administrator at the phone number and address shown below.

Benefit Systems Management, Inc.
6650 Belair Road – Suite 1
Baltimore, MD 21206

Phone: 888-494-4443

Fax: 410-254-6703