



PIPEFITTERS LOCAL 636
FRINGE BENEFIT FUNDS
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EBSA/PUBLIC DISCLOSURE
2012 APR 30 PM 4:05

April 27, 2012

**Notice of Status under the Pension Protection Act
For Pipefitters Local 636 Defined Benefit Fund**

TO: Plan Participants and Beneficiaries and Bargaining Parties
FROM: Board of Trustees Pipefitters Local 636 Defined Benefit Fund

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, 2012, the Fund meets the benchmarks for sufficiency of contributions and cash flow, but due to the fact that its funding status is slightly under 80%, the actuary has certified the Fund as yellow (as of 1/1/12, the PPA funded percentage of the Fund is 79%).

Plans in the yellow zone 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. If any changes to the benefit structure are necessary to meet these benchmarks, you will receive a separate notice explaining any such changes.

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.

cc: PBGC
US Department of Labor