

# Carpenters Local Union No. 345 Pension Fund

ADMINISTRATIVE OFFICE

04/27/09 4:01

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5705 STAGE ROAD • SUITE 121 • BARTLETT, TN 38134-4528 • PHONE (901) 372-3313 • FAX (901) 372-3314

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## NOTICE REQUIRED UNDER SECTION 204 OF THE WORKER, RETIREE, AND EMPLOYER RECOVERY ACT OF 2008

This notice applies to participants in the following plan:

Carpenters Local Union No. 345 Pension Plan  
EIN of the Plan Sponsor 62-6112262  
Plan Number 001

An election has been made, under Section 204 of the Worker, Retiree, and Employer Recovery Act of 2008, to treat the Plan as being in neither endangered nor critical status for the Plan Year beginning on January 1, 2009. In other words, the Plan has elected to remain in the "green zone" for 2009.

If this election had not been made, the Plan would have been in endangered status for 2009 (i.e., in the "yellow zone").

This election applies only for 2009. If the Plan is certified to be in endangered or critical status for 2010, then (1) the Board of Trustees will provide you notice of that status, (2) steps will have to be taken to improve the Plan's funded situation, and (3) these steps may include increases in contributions and reductions in future benefit accruals.

You may obtain additional information about this election from:

Board of Trustees  
Carpenters Local Union No. 345 Pension Plan  
5705 Stage Road, Suite 121  
Bartlett, TN 38134  
Telephone 1-901-372-3313

April 27, 2009

