

Notice of Endangered Status for the INSULATORS LOCAL NO. 27 PENSION PLAN

This is to inform you that on March 26, 2012 the plan actuary certified to the U.S. Department of the Treasury, and also to the plan sponsor, that the Insulators Local No. 27 Pension Plan (the "Plan") is in endangered status for the plan year beginning January 1, 2012. Federal law requires that you receive this notice.

ENDANGERED STATUS

The Plan is considered to be in endangered status because it has funding or liquidity problems, or both. More specifically, the Plan's actuary determined that the Plan's funded percentage for the 2012 plan year is less than 80% and the Plan is not projected to have an accumulated funding deficiency within the next six plan years. **Please note the Plan is not considered to be in critical status or seriously endangered status for the 2012 plan year (both of these statuses indicates a more serious funding or liquidity problem).**

FUNDING IMPROVEMENT PLAN

Federal law requires pension plans in endangered status to adopt a funding improvement plan aimed at restoring the financial health of the plan. A funding improvement plan was adopted for this Plan on September 10, 2008 and updated on December 16, 2009. The plan's actuary has determined that the plan is making the scheduled progress in meeting the requirements of the funding improvement plan. You have a right to receive a copy of the funding improvement plan from the Plan. You will be notified of any changes made to the funding improvement plan that affect the current Plan benefit or contribution levels.

WHERE TO GET MORE INFORMATION

For more information about this Notice, you may contact the Plan's administrator:

THE COTTONWOOD GROUP
Janet Thompson or Barbara Hofstetter
6900 College Boulevard, Suite 300
Overland Park, KS 66211
913-345-0500