

**NORTHWESTERN OHIO PLUMBERS AND PIPEFITTERS  
BENEFIT PLANS**

7570 Caple Blvd., Suite B / Northwood, Ohio 43619 / Telephone (419) 662-1388 / Fax (419) 662-1733

09 APR -5 PM 2:31

April 28, 2009

*Sent Via Certified Mail*

U.S. Department of Labor  
Employee Benefits Security Administration  
Public Disclosure Room, N-1513  
200 Constitution Ave., N.W.  
Washington, D.C. 20210

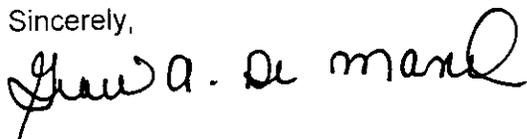
To Whom It May Concern:

RE: NW Ohio Plumbers and Pipefitters Pension Plan  
EIN #: 34-6502487, Plan Number: 001

Attached is a copy of the Notice of Election to Freeze the Funded Status for the aforementioned Plan.

If you have any questions, please contact the undersigned.

Sincerely,



Grace A. DeMand  
Assistant Plan Manager

Enclosure

CERTIFIED MAIL  
7008 1300 0002 0283 1278

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April 2009

**Notice of Election to Freeze Funded Status For  
NORTHWESTERN OHIO PLUMBERS AND PIPEFITTERS PENSION PLAN  
(E.I.N. 34-6502487 / Plan 001)**

**TO:** All Participants, Beneficiaries, Contributing Employers, Employer Association, and Union of the Northwestern Ohio Plumbers and Pipefitters Pension Plan

**Background**

On December 23, 2008, President Bush signed into law the Worker, Retiree and Employer Recovery Act of 2008 (WRERA). The WRERA provides temporary funding relief to multiemployer defined benefit pension plans in light of the current economic crisis. Under the provisions of Section 204 of the WRERA, the Plan Trustees have elected "to freeze" or retain, the Plan's 2008 status of neither endangered nor critical for the 2009 plan year beginning on January 1, 2009. The Plan was certified as critical by the Plan's Actuary for the 2009 plan year, however with this election, the Plan is permitted to operate under the status of neither endangered nor critical.

**Application of Election**

This election applies only to the 2009 plan year. The PPA requires that the Plan's funded status be reviewed and certified annually and notices of the Plan's status will be sent each year. If the Plan's status for the 2010 plan year is endangered or critical, the Board of Trustees will provide notice of the Plan's status for that year, and steps will have to be taken to improve the Plan's funded percentage. These options may include increases to future contribution rates and/or reductions in the rate of future benefit accruals.

If the Plan is certified to be in critical status for the 2010 plan year, the steps that will have to be taken to improve the Plan's funded situation will include a surcharge on employer contributions and the suspension of accelerated distributions for individuals who commence receiving benefits after notice of the Plan's critical status, and may include amendments to reduce early retirement benefits or other adjustable benefits for such individuals.

**Where to Get More Information**

For more information about this Notice, you may contact:

**NORTHWESTERN OHIO PLUMBERS AND PIPEFITTERS PENSION PLAN  
c/o Ms. Dale Ann Martin  
BeneSys Inc.  
700 Tower Drive, Suite 300  
Troy, MI 48098  
Dale.Martin@benesysinc.com  
248-813-9800**

Sincerely,  
*Northwestern Ohio Plumbers and Pipefitters Pension Plan  
Board of Trustees*