

# Notice Regarding Work in Disqualified Employment

## NATIONAL ROOFING INDUSTRY PENSION PLAN

The Board of Trustees of the National Roofing Industry Pension Plan (the “NRIPP”) has adopted rules to help protect the funding of benefits provided by the NRIPP. These rules are necessary to ensure a continuing level of contributions to the NRIPP now and in the future.

This Notice reviews the rules that apply to you, should you work for an employer in the Roofing Industry that does not have a collective bargaining agreement with the United Union of Roofers, Waterproofers and Allied Workers (the “International Union”). The actual rules are in the NRIPP Plan Document and those rules will govern all NRIPP benefits that are due you or your beneficiary. The rules related to Disqualified Employment also appear in the NRIPP’s Summary Plan Description (the “SPD”).

### DISQUALIFIED EMPLOYMENT

Disqualified Employment is work on or after August 1, 1990, with an employer in the Roofing Industry, including self-employment, that does not have a collective bargaining agreement with the United Union of Roofers, Waterproofers and Allied Workers (the “International Union”) or any of its affiliates which requires contributions to the NRIPP. Disqualified Employment can be cured only once as noted below.

### ROOFING INDUSTRY

The “Roofing Industry” includes all work covered by a collective bargaining agreement with the International Union or any of its affiliates or under their trade jurisdiction, or any other work that you have been assigned, referred or can perform because of your skills and training as a roofer within the geographical area covered by the NRIPP.

### EFFECT OF DISQUALIFIED EMPLOYMENT

If you work in the Roofing Industry in Disqualified Employment that has not been cured, the following will occur:

- › Your Early Retirement Pension, if you are eligible for such benefit, will be further reduced;
- › Your beneficiary will not be eligible to receive a lump-sum death benefit upon your death before your benefit commencement date; and
- › You will not be eligible for a Disability Pension in the event of your “Total and Permanent” Disability.

### CURE

You can eliminate the effects of Disqualified Employment, that is “cure” the effect of Disqualified Employment, and become eligible for full NRIPP benefits again if, after you work in the Roofing Industry in Disqualified Employment, you work for a Contributing Employer for a sufficient duration and the employer is required to contribute on your behalf at least 1,000 hours of contributions to the NRIPP. However, you may “cure” the effect of Disqualified Employment only once. If you again work in the Roofing Industry in Disqualified Employment, the effects of the rule will again apply to you and no additional “cure” is available.

### QUESTIONS

If you have any questions, the Fund office can be reached by telephoning 1-800-595-7209 during normal office hours.