

INLAND

Refrigeration & Air Conditioning

Retirement Trust Fund

NOTICE TO PLAN PARTICIPANTS AND BENEFICIARIES

Date: November 2, 2015

To: All Plan Participants and Beneficiaries

From: Board of Trustees
Inland Refrigeration & Air Conditioning Retirement Trust Fund

Re: PBGC Insurance

As a clarification pursuant to the requirements of federal law and regulations, the following text is inserted at page 17 of the Summary Plan Description dated May 1, 2014, following the description of "Type of Plan":

"PBGC Insurance.

Benefits provided under the Plan are not insured by the Pension Benefit Guaranty Corporation (PBGC) under Title IV of the Employee Retirement Income Security Act of 1974 (ERISA), because the insurance provisions under ERISA are not applicable to this type of plan."

Please keep this Notice with your copy of the Summary Plan Description and other important Retirement Plan information. Should you have any questions, contact the Trust Fund Office at Southern California Pipe Trades Administrative Corporation.



Administered by
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