

# SOUTHERN CALIFORNIA PIPE TRADES RETIREMENT FUND

## SUPPLEMENT No. 1

To: All Participants  
From: Board of Trustees  
Date: November 2019  
Re: Modification in the Suspension of Benefits Rule for Pensioners Age 65 or Older

**KEEP THIS NOTICE WITH THE  
SUMMARY PLAN DESCRIPTION**

### **Plan Amendment**

The Trustees have amended the Plan to permit Pensioners, age 65 or older, to work for signatory employers in design, estimating, consulting, and/or superintendent positions, without forfeiting their monthly pension benefit while they are working, regardless of whether they perform this work as an employee of the signatory contractor or as an independent contractor. This same rule has been adopted for the Temporary Waiver Program. Under the Plan rules in effect prior to this amendment, a Pensioner who performed this work as an independent contractor would have his or her pension benefit suspended while working in this position.

This rule change is effective September 1, 2019.

The rule has not changed for a Pensioner under age 65 who is only able to work in a design, estimating, consulting, and/or superintendent position and continue to receive his or her monthly pension benefit, if the Pensioner is an employee of the signatory employer.