



# IRON WORKERS DISTRICT COUNCIL

## PHILADELPHIA AND VICINITY PENSION PLAN

Dear Participant:

Please be advised that the Board of Trustees of the Iron Workers District Council (Philadelphia and Vicinity) Retirement and Pension Plan (the "Plan") have voted to amend the Plan for the purpose of qualifying for a Disability Pension Benefit from the Plan effective July 1, 2012 as follows:

**NOW THEREFORE**, the Plan is hereby amended by replacing Section 3.8 in its entirety as follows:

### **3.8 Disability Pension**

A Participant may Retirement on a Disability Pension if the Participant:

- a) Has at least 15 years of Pension Credits; and
- b) Is Totally Disabled

For the initial 24 months a Participant shall be deemed totally disabled if, on the basis of medical evidence satisfactory to the Trustees, the participant is found to be unable to engage in any work in Covered Employment and has, in fact, ceased work in Covered Employment for which he was previously qualified. The Trustees shall determine total disability and entitlement to a Disability Pension benefit based upon information submitted.

Thereafter in order to remain eligible for the disability benefit the participant must be totally disabled from any occupation. He must be on Federal Social Security Disability or provide adequate proof that he is actively pursuing a Social Security Disability Award.

If you have any questions regarding the newly adopted amendment, please do not hesitate to contact the Fund Office.

Sincerely,

IRON WORKERS DISTRICT COUNCIL PENSION PLAN

Board of Trustees