SUMMARY PLAN DESCRIPTION

ACTIVE EMPLOYEE

NATIONAL STABILIZATION AGREEMENT OF THE SHEET METAL INDUSTRY

AS OF JANUARY 1, 2014
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TO
SASMI SUMMARY PLAN DESCRIPTION

The material in this brochure is not designed to replace the Active Employee Rules and Regulations of the National Stabilization Agreement of the Sheet Metal Industry (SASMI). It is designed to give a general summary of eligibility requirements and an overview of the different types of benefits available to sheet metal workers. The full text of the Rules and Regulations is available from the SASMI Office.

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SASMI AND THE SHEET METAL WORKER

TO ALL SASMI PARTICIPANTS

We are pleased to send you this revised Summary Plan Description of benefits for active employees under the National Stabilization Agreement of the Sheet Metal Industry Trust Fund (SASMI). This summary describes the Active Employee Plan as amended through January 1, 2014. By reading it carefully, you will learn more about your program: what it is, how it operates, how you become eligible and qualify for benefits, what your benefits are and when you receive them.

We have tried to make this summary as informative as possible. However, it is still only a summary, and the Amended and Restated SASMI Trust Agreement and the Rules and Regulations of the Active Employee Plan as amended through January 1, 2014 are the official documents governing SASMI. If there is any discrepancy between this Summary Plan Description and the Rules and Regulations or Trust Agreement, the Rules and Regulations or Trust Agreement will control. The SASMI Trustees reserve the right to amend the governing documents at any time with respect to any and all benefits including those already approved for payment.

If you have additional questions not answered by this summary or if you are submitting a claim for benefits or exercising any other of your rights under SASMI, we urge you to refer to the actual Rules and Regulations and Trust Agreement. Copies of these documents are available upon request from the SASMI office at 8403 Arlington Boulevard, Suite 310, Fairfax, Virginia 22031-4601 and are also available for your inspection at the various local union offices that participate in SASMI and online at www.sasmi.org. If you wish to obtain additional information about the plan, contact SASMI by writing the SASMI Administrator at the above address. You may not rely on statements or writings from anyone other than the SASMI Administrator or the Trustees as a group with respect to your SASMI benefits.

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WHAT IS SASMI?

The National Stabilization Agreement of the Sheet Metal Industry Trust Fund (more commonly known as the “SASMI Trust Fund”) is an independent trust fund set up to stabilize employment and earnings in the Sheet Metal Industry and to protect you against related loss or interruption of earning power. It does this by providing certain benefits to sheet metal workers.

The Trustees of the SASMI Trust Fund have created separate plans for active employees (the “Active Employee Plan”) and retirees (the “Retiree Plan”) under the umbrella of the SASMI Trust Fund in order to provide retiree health benefits within the parameters of the Affordable Care Act (ACA). The plans initially were funded by dividing the assets of the SASMI Trust fund based on the expected cost of benefits for active and retired participants. The term SASMI in this booklet means the trust fund and its two plans – one for active employees and one for retirees, together or separately. The Retiree Plan is described on the reverse side of this booklet.

The SASMI Active Employee Plan provides benefits for all sheet metal workers represented by SMART – in production and industrial shops as well as construction – with contracts for SASMI contributions. (The merger of the Sheet Metal Workers International Association with the United Transportation Union (UTU) does not provide former UTU members with SASMI benefits in the absence of a collective bargaining agreement with SASMI contributions.)

WHO RUNS SASMI?

Even though it was created by labor and management, SASMI is independent of both and is governed by a Board of Trustees. Half of the Trustees are selected by the union and half are elected by participating contractors. The Trustees are the legal plan sponsor and plan administrator of SASMI and have full control over its terms and operations.

SASMI operates under a trust agreement which requires that all fiduciary decisions be made in the best interest of SASMI participants. Its day-to-day operations are carried out under the supervision of an Administrator who is appointed by the Trustees. The Trustees make all policy decisions and the final determination regarding benefit appeals. The SASMI Trustees have the sole and absolute discretion to interpret and apply the provisions of the Rules and Regulations and other SASMI documents.

WHO IS ELIGIBLE AS AN ACTIVE EMPLOYEE?

Eligible Employees

A sheet metal worker who is employed in work covered by a SMART collective bargaining agreement containing provisions for SASMI contributions automatically becomes a participant in SASMI. The term “Employee” in this summary is limited to such workers, with some adjustments described in the section on “Special Eligibility Rules.”

SASMI previously had different benefits for Building Trades workers and Production & Industrial workers. The restated plan in 2014 and this booklet cover both groups with some minor benefit differences.

General Eligibility Work Requirements

You need to meet SASMI’s basic work requirements for any SASMI benefits beyond the Travel Benefit. (The rules on Travel Benefits are in that section).

Initial Eligibility begins after completion of one of the following:

- 1,200 contributory hours within 12 consecutive months, or
- 2,000 contributory hours within 24 consecutive months, or
- 2,800 contributory hours within any period of time

Contributory hours or the simple term “hours” in this plan description means work hours for which contributions have been made for your work by your SASMI Employer(s).

Initial Eligibility allows you to receive up to four (4) Stabilization Periods of Underemployment or Supplemental Unemployment Benefits as well as Welfare Fund Benefits.
**Renewed Eligibility** occurs after you gain initial eligibility and then lose eligibility. You may renew your eligibility after completion of one of the following:

- 1,200 contributory hours within 12 consecutive months, or
- 2,000 contributory hours within 24 consecutive months, or
- 2,800 contributory hours within any period of time

**Recycled Eligibility** occurs when you have received Underemployment or Supplemental Unemployment Benefits in 1, 2 or 3 Stabilization Periods and you then work 1,200 hours within any 12 consecutive months, 2,000 hours within 24 consecutive months or 2,800 hours within any period of time, for which contributions have been made for your work by your SASMI Employer(s) and you do not receive any Welfare, Underemployment Benefit or Supplemental Unemployment Benefit for the Stabilization Periods in which you work the required hours. You then have “recycled” your eligibility and again are entitled to up to 4 more Underemployment, Supplemental Unemployment or Welfare Fund Benefits in up to 4 Stabilization Periods.

**Stabilization Periods**

You cannot claim SASMI benefits for any Stabilization Period unless you were eligible under the general eligibility work requirements before a “Stabilization Period,” which is SASMI’s benefit period. SASMI divides the year into two (2) six-month periods, known as Stabilization Periods.

- Stabilization Period “A” begins January 1 and ends June 30.
- Stabilization Period “B” begins July 1 and ends December 31.

You must have completed the general eligibility work requirements before January 1 to be eligible for benefits for Stabilization Period A or before July 1 to be eligible for benefits for Stabilization Period B.

**Special Eligibility Rules**

**Apprentices.**

There are special eligibility rules for an apprentice working under the Youth to Youth Program with a SASMI employer. The Youth to Youth portion of your apprenticeship will not have SASMI contributions made by an employer. Your SASMI eligibility will, however, not be interrupted if you do the Youth to Youth portion of your apprenticeship and then, within one month of the end of your Youth to Youth Program, go back to a job with a SASMI employer (or are available for such work) as long as the Trustees find SASMI’s finances and/or actuarial standards are not adversely affected.

**Military Service**

You cannot collect SASMI benefits while in military service, unless benefits are required by law. If you leave work with SASMI employers for military service for the U.S. for not more than 5 years and return to work with a SASMI employer on a timely basis after your discharge, your eligibility will be maintained and Future Service Credit will be given for your military service for purposes of Severance (up to 2009 only) and SASMI Retiree Plan Benefits as if you had remained active with a SASMI employer.

To be timely and receive continuous eligibility and service credit, you must return to work or apply to return to work with a SASMI Employer within one (1) business day for military leave under 31 days, within 14 calendar days for leave of 31-180 days and within 90 calendar days for military service over 180 days. If you are hospitalized for, or convalescing from, an illness or injury incurred or aggravated during military service at the end of your deadline to return to work, you can delay reporting or applying to return to work until you recover from the illness or injury up to a maximum of two (2) years.

**Union Work**

If you leave a SASMI bargaining unit to accept a full-time position with the SMART International Union, a SMART local union or an AFL-CIO affiliate, your eligibility is frozen but maintained so long as you return to work with SASMI employers (or are available for such work) within 120 days after leaving full-time employment with SMART or its local unions. You cannot collect benefits while working for SMART, the AFL-CIO or their affiliates. You may be eligible for Severance benefits or SASMI Retiree Plan Benefits following termination of work with the union.

**Owners & Relatives of Owners**

Your eligibility will also be frozen if you become a proprietor, partner or shareholder of a business with a contract providing for SASMI contributions. You cannot collect benefits while working as a contractor.
If you or your spouse or your relative is an owner of a SASMI employer as defined below, special rules apply concerning your eligibility for benefits.

- If you are a proprietor or partner of an unincorporated business or do not work as an employee, you cannot contribute to SASMI for your work or be eligible for SASMI benefits. The law and Plan prohibit SASMI from covering anyone who is not an "employee" of a contributing business.

- If you are a stockholder, officer or director of your employer and also are an employee of a SASMI employer, you can lose your eligibility for benefits if you are performing work covered under your employer’s contract and your employer does not make contributions to SASMI on the minimum regular hours per week under the relevant collective bargaining agreement or the number of hours you actually work under the relevant collective bargaining agreement, whichever is greater. “Minimum regular hours per week” means the number of hours per week for which you can receive straight time wages before receipt of overtime under the collective bargaining agreement for union employees of your SASMI Employer.

The Trustees may grant an exemption from the obligation to pay contributions for an Owner. An Owner interested in this exemption should contact the SASMI Administrator. No Future Service Credit or Contribution credit for Severance Benefits nor Years of Service for eligibility for SASMI Retiree Plan Benefits will be credited while an exemption is in effect.

- If your spouse is a sole proprietor, partner or stockholder, officer or director of your employer, you can lose your eligibility for benefits if you are performing work covered under your employer’s contract and your employer does not make contributions to SASMI on the minimum regular hours per week under the collective bargaining agreement for union employees of your SASMI Employer or the number of hours you actually work under the relevant collective bargaining agreement, whichever is greater.

- If one or more of your relatives is a sole proprietor, partner or stockholder, officer or director of your employer, you can lose eligibility for benefits. The term “relative” for SASMI purposes includes your spouse and parents, grandparents, brothers and sisters and children of you or your spouse, the spouses of your children or your spouse’s children and the spouses of your brothers and sisters or your spouse’s brothers and sisters.

If you are a relative of an owner and are performing work covered under your employer’s contract, your employer must comply with one of two options to continue your benefits. Your employer must:

- inform SASMI in advance that you are a relative who can be terminated or laid off, AND

- make contributions to SASMI on the minimum regular hours per week under the collective bargaining agreement for union employees of your SASMI Employer or the number of hours you actually work under the relevant collective bargaining agreement, whichever is greater.

If you are laid off or terminated by such employer or work less than the contractual work week in your Home Local Union for such employer AND you do not report to your local for work referral, you could be considered unavailable for work in your local’s jurisdiction and, therefore, unable to qualify for a Supplemental Unemployment Benefit or Underemployment Benefit.

An employee whose relatives are Owners of his employer and performs work under the Employer’s union contract with SASMI contributions is only eligible for Supplemental Unemployment Benefits, Underemployment Benefits and Welfare Fund Benefits for such employment. To be eligible, the Employee must satisfy the general eligibility requirements for the benefit and have no ownership interest in the Employer. The total Supplemental Unemployment Benefits, Underemployment Benefits and Welfare Fund Benefits for the Employee cannot exceed the Contributions paid by the Employer for the Employee’s work.

**Loss of Qualification or Eligibility**

You must be and remain a SASMI participant who is qualified for a benefit until payment for each type of SASMI benefit. The ways you can lose your qualification for benefits or your eligibility under SASMI are discussed under the section titled “How You Can Lose Your SASMI Benefits.”

**Additional Benefit Requirements**

There are requirements above the general work eligibility rules to be eligible for each of the SASMI benefits. These are described in the sections on the specific benefits.

SASMI benefits are not vested and cannot be assigned over to another person or company. Only the sheet metal worker who is entitled to SASMI benefits can normally receive them.
Some benefits may be payable to your estate or beneficiary if you die before payment as described in the Claims section of this booklet. You should file a SASMI beneficiary designation card with SASMI or your Home Local Union.

**SUPPLEMENTAL UNEMPLOYMENT BENEFITS (SUB)**

SASMI is designed to supplement your state unemployment compensation benefits when you are out of work. The Supplemental Unemployment Benefit is only paid for time you are completely unemployed and eligible for state unemployment compensation benefits.

**When Am I Eligible for Supplemental Unemployment Benefits?**

You must satisfy the general eligibility work requirements for SASMI eligibility before you can receive payment of Supplemental Unemployment Benefits ("SUB"). In order to be eligible for payment of Supplemental Unemployment Benefits, you must also:

- be involuntarily unemployed for one or more weeks during a Stabilization Period in which you are eligible for SASMI benefits;
- be available for and seeking suitable work as required to maintain eligibility for state unemployment compensation benefits, as well as SASMI's rules;
- register at an unemployment office of your local state unemployment compensation system;
- receive state unemployment compensation benefits or be eligible for such benefits, but for a waiting period, exhaustion of benefits or insufficient wage credits under the state unemployment compensation system; and
- submit a timely application for SUB benefits on SASMI forms in accordance with procedures established by the Trustees.

You will not be eligible for SUB benefits if you are not available for work and actively seeking work under the rules of your state unemployment agency or the following special SASMI rules.

- You will not be eligible during periods in which you are not available for work due to vacation, disability or similar factors.
- You must be willing to travel a reasonable distance on referral from your Home Local Union to secure suitable work.
- You are underemployed and do not enroll in a program for advanced journeymen training in your jurisdiction.
- You turn down a job offer, which would make use of the skills you acquired in a training program after you complete a training program.
- An Employee who fails, neglects or refuses to pass job-site drug testing requirements is disqualified from all SASMI benefits unless the Employee is enrolled in a bona fide employee assistance program.
- Your benefits can also be lost or forfeited as described in the section on “How You Can Lose Your SASMI Benefits.”

**Home Local Union**

Your Home Local Union is the SMART local union to which you belong. If you are not a member of SMART, your Home Local Union is the SMART local union in whose jurisdiction you first worked with SASMI contributions.

If you transfer or otherwise change your membership from one Local Union to another Local Union, the new local is your Home Local Union. This can affect your SASMI benefits, especially if the new local does not participate in SASMI. See the section on “How You Can Lose Your SASMI Benefits.”

**Coordination with State Unemployment Benefits**

You will not lose your right to receive state or federal unemployment benefits by receiving SASMI benefits. SASMI benefits are in addition to government unemployment benefits and are designed to supplement them. SASMI will not pay benefits if it will cause you to lose governmental benefits.

**Four (4) Stabilization Period Limit**

Once you become eligible for the Supplemental Unemployment or Underemployment Benefits, you may receive them for four (4) Stabilization Periods, assuming you continue to meet the all of the eligibility requirements for each benefit. The four (4) periods do not have to be consecutive.
When you have received Supplemental Unemployment or Underemployment Benefits for four (4) Stabilization Periods, you lose your eligibility. After you have lost your eligibility, you must recycle or renew your eligibility for SASMI benefits (as explained earlier) to regain your eligibility. The process then starts over and you may qualify for benefits in four (4) more Stabilization Periods.

Other Benefit and Eligibility Limitations

There are additional exceptions to the four (4) Stabilization Period rule on eligibility. The "10% Rule" is explained in the section on Underemployment Benefits. The other ways you can lose your qualification for benefits or your eligibility under SASMI early are discussed in the section titled "How You Can Lose Your SASMI Benefits."

How Is the Amount of the Supplemental Unemployment Benefits Computed?

The formal calculation for Supplemental Unemployment benefits is essentially the same as for Underemployment Benefits. As you likely will be unemployed at the time you are receiving Supplemental Unemployment Benefits, the practical application is somewhat different. In very basic terms, SASMI will pay unemployment benefits to you after a period of 60 days of continuous unemployment.

Maximum SUB Benefit

The maximum Supplemental Unemployment benefit that you can receive for a Stabilization Period is 190 times your Average Hourly Wage rate. (The calculation of your "Average Hourly Wage" is explained in the section on Underemployment Benefits.) You cannot receive more in combined Supplemental Unemployment benefits and state unemployment benefits than you would have earned if you were working full-time.

The maximum benefit cannot exceed ninety-five (95) times the Average Hourly Wage for eligibility based on work with and contributions for work covered by the prior SASMI benefit schedules for Production and Industrial Employees.

Coordination with Underemployment and Welfare Fund Benefits

Your Supplemental Unemployment benefits are combined with your Underemployment Benefits at the end of each Stabilization Period. At the end of the six-month Stabilization Period, SASMI will determine whether you are eligible for an Underemployment benefit for the Stabilization Period. If you are eligible for an Underemployment benefit for the Stabilization Period, you will receive a check for the amount of your Underemployment benefit less any amounts paid or payable to you as Supplemental Unemployment benefits, for weeks in which you are receiving state unemployment insurance, or as Welfare Fund Benefits for Stabilization Period 1991-A or later.

If you return to work during your Stabilization Period and work more than the Group Hours for your Home Local Union, you may not ultimately be eligible for an Underemployment benefit. In these cases, SASMI will carry forward the amount of any overpayment to you and subtract the overpayment from any benefits to be paid to you in the future.

How and When Do I Claim a Supplemental Unemployment Benefit?

Applications

If you are unemployed for one or more weeks in a period from either January to June or July to December, you can apply for Supplemental Unemployment benefits after the end of the Stabilization Period. SASMI calls these "Stabilization Periods" with Stabilization Period A covering January to June of each calendar year and Stabilization Period B covering July to December. These periods are used to determine eligibility for benefits as well as the amount of benefits.

The application procedure is a combined form for SUB and Underemployment Benefits. It is explained in the section on Underemployment Benefits.

Advance Payments

You can apply for an advance payment of Supplemental Unemployment benefits if you are eligible for a Stabilization Period and have been continuously unemployed for at least sixty (60) days. (All 60 days of the unemployment must be in the current Stabilization Period).

Time Limits

You must file an application for payment of Supplemental Unemployment benefits in the form used by SASMI at the time of your application. In order to receive Supplemental Unemployment benefits before the end of the Stabilization Period, you need to file a separate application after you have been unemployed for a period of 60 continuous days. The application forms can be obtained from the SASMI office or many SMART local unions.
If you do not apply for Supplemental Unemployment benefits during the Stabilization Period, you can still file for them at the end of the Stabilization Period in a combined application form for Supplemental Unemployment and Underemployment benefits. (Your application for Supplemental Unemployment benefits during a Stabilization Period will also be treated as an application for payment of any Supplemental Unemployment or Underemployment benefit which may be due you at the end of the Stabilization Period.) An application for Supplemental Unemployment or Underemployment benefits must be postmarked (by the U.S. Postal Service) and mailed to SASMI no later than April 1 or the first business day thereafter for Stabilization Period B (which covers the period from July 1 to December 31 of the previous calendar year) and no later than October 1 or the first business day thereafter for Stabilization Period A (which covers the period January 1 to June 30 of the same calendar year).

**UNDEREMPLOYMENT BENEFIT**

SASMI encourages work through the Underemployment Benefit which can supplement your pay even if you are not completely out of work. Benefits are paid only for involuntary underemployment. In order to qualify for this benefit, you generally must be available for and able to work. This will usually mean that you remained in the area of your Home Local Union; you did not take other permanent work and were not temporarily disabled during an entire Stabilization Period.

**When Am I Eligible for Underemployment Benefits?**

You must satisfy the SASMI general eligibility work requirements to receive Underemployment Benefits. You must also satisfy additional rules for Underemployment Benefits.

- You must be involuntarily unable to work the Group Hours applicable to your Home Local Union during a Stabilization Period.
- You must be available for, seek and accept suitable work in the Sheet Metal Industry in your Home Local Union at all times during a Stabilization Period and until receipt of payment of benefits.
- You must demonstrate a willingness to travel reasonable distances on referral from your Home Local Union to secure suitable work in the Sheet Metal Industry.
- You must submit a timely application in accordance with procedures established by the Trustees.

For eligibility for Underemployment benefits, "suitable work" is work within the trade jurisdiction of SMART and jobs in related building trades or other work to which you are referred or which you are able to perform because of your skills as a sheet metal worker.

Like SUB benefits, you must actively seek work to be eligible and will not receive Underemployment Benefits if:

- you refuse to travel a reasonable distance to secure suitable employment.
- you are underemployed and do not enroll in a program for advanced journeymen training in your jurisdiction.
- you turn down a job offer, which would make use of the skills you acquired in a training program after you complete a training program.
- An Employee who fails, neglects or refuses to pass job-site drug testing requirements is disqualified from Underemployment Benefits unless the Employee is enrolled in a bona fide employee assistance program.

Underemployment Benefits are not forfeited if you are working away from home under the Travel Benefit.

Your benefits can also be lost or forfeited if you lose SASMI eligibility or qualification before payment of benefits or other events, as described in the section titled "How You Can Lose Your SASMI Benefits."

**Group Hours**

You should be able to work a certain number of hours in each Stabilization Period based on the work experience of your Home Local Union. If you have satisfied the general eligibility work requirements for SASMI eligibility before the Stabilization Period and involuntarily work less than the Group Hours based on the work experience of your Home Local Union, you may be entitled to an Underemployment Benefit.
Every local union participating in SASMI is periodically (usually annually) classified into one of four groups based on the average hours worked by active employees in the local union in the prior year (or another period based on availability of data). The standard working hours -- called “Group Hours” for members of each group have been determined actuarially and are shown in the following table.

<table>
<thead>
<tr>
<th>SAMSJ GROUP</th>
<th>STABILIZATION PERIOD “A” (1/1 - 6/30)</th>
<th>STABILIZATION PERIOD “B” (7/1 - 12/31)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group 1</td>
<td>800 hours</td>
<td>900 hours</td>
</tr>
<tr>
<td>Group 2</td>
<td>750 hours</td>
<td>850 hours</td>
</tr>
<tr>
<td>Group 3</td>
<td>650 hours</td>
<td>750 hours</td>
</tr>
<tr>
<td>Group 4</td>
<td>600 hours</td>
<td>700 hours</td>
</tr>
</tbody>
</table>

If you do not know the SASMI group classification of your local, your Home Local Union or SASMI will tell you. If, during a Stabilization Period, you work less than the hours indicated above for your Home Local Union’s group classification, you may be entitled to a Supplemental Unemployment Benefit or an Underemployment Benefit.

SASMI applies your hours and earnings to the “Stabilization Period” in which those earnings were actually received. However, if you are being paid for hours that were worked in the previous Stabilization Period (for example, the last few days of June or December) and counting those hours would result in your eligibility for benefits, SASMI will attribute those hours to the Stabilization Period in which they were actually worked. SASMI will not move reported wages for purposes of calculating your benefit amount.

Sheet Metal Industry

For SASMI benefits, the “Sheet Metal Industry” covers any and all types of work within the trade jurisdiction of the Sheet Metal Workers International Association, as described in its Constitution. It also includes any other work you can perform because of skills and training as a sheet metal worker, including work in other building trades, management, estimating, sales, etc.

Disability

You can be eligible for a partial Underemployment Benefit during non-occupational Temporary Disability, even if the disability covers an entire Stabilization Period, up to the amount of contributions paid for your work. You are not eligible for Underemployment benefits during occupational disability nor for Supplemental Unemployment benefits during any period of disability.

The term “Disability” means a physical condition that prevents you from performing the principal functions required of an Employee covered by SASMI in the types of work covered by a collective bargaining agreement with SASMI contributions, other work within the SMART sheet metal trade jurisdiction and any other work to which you may be assigned, referred, or can perform because of skills and training as a sheet metal worker. A “Disability” is “Temporary” if it lasts eighteen (18) months or less. Disability normally is determined and certified by your doctor but SASMI can request a second opinion and deny benefits on the basis of that opinion.

10% Rule Limitation

Once you satisfy the general eligibility work requirements, you generally may receive SUB or Underemployment Benefits for four (4) Stabilization Periods. The “10% Rule” is an exception to the four (4) Stabilization Period rule on eligibility.

- If you have received SUB or Underemployment Benefits for two Stabilization Periods, you cannot receive an additional SUB or Underemployment Benefit except as follows.

- You work at least ten percent (10%) of the Group Hours for your Home Local Union during the Stabilization Period immediately preceding the Stabilization Period for which you are applying for the benefit.

If you do not work at least ten percent (10%) of the applicable Group Hours for your Home Local Union you may meet the minimum by working the required hours in the jurisdiction of another SMART local union for which you received a Travel Benefit.

Although the 10% rule may seem harsh, the Trustees have found it necessary to maintain a sound trust fund. “Group Hours” are explained in the section on Underemployment Benefits.
The rule can be explained using the imaginary work history in the following chart as your work history with SASMI employers for four Stabilization Periods.

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<tbody>
<tr>
<td>You Work</td>
<td>0</td>
<td>50</td>
<td>100</td>
<td>0</td>
</tr>
</tbody>
</table>

- Assume you received your first Underemployment Benefit for Stabilization Period 2014 A and your local is classified in Group 2.

- You work 50 hours during Stabilization Period 2014 B and are therefore "underemployed." Because you have only received one earlier Underemployment Benefit and have not yet received two Underemployment Benefits, the 10% rule does not apply to you yet. You will therefore receive an Underemployment Benefit for Stabilization Period 2014 B, if you are otherwise qualified for this benefit.

- In the next period, Stabilization Period 2015 A, you work 100 hours. You will not receive an Underemployment Benefit for Stabilization Period 2015 A, even though you are underemployed, because you have received two Underemployment Benefits and did not work ten percent (10%) of your Group Hours in Stabilization Period 2014 B. The Group Hours in Stabilization Period 2014 B were 850 but you only worked 50 hours in that period. You do not meet the 10% rule for Stabilization Period 2015 A.

- In the next period, Stabilization Period 2015 B, the 10% rule will not disqualify you because you did work more than ten percent (10%) of your Group Hours in the preceding Stabilization Period. You worked 100 hours in Stabilization Period 2015 A and the Group Hours for your Home Local Union were 750 for that period. If you meet all other qualifications for an Underemployment Benefit for Stabilization Period 2015 B, you would receive an Underemployment Benefit for that Stabilization Period.

The example works the same if you were totally unemployed and received only SUB rather than Underemployment Benefits.

18 Month Rule
You lose your SASMI participation and eligibility for benefits if no Contributions are paid to SASMI under a Contract for your work for a period of eighteen (18) consecutive months.

How Is the Amount of the Underemployment Benefit Computed?
Once you know the difference between the hours you worked during a period and the standard Group Hours for a worker in your Home Local Union, you can compute your benefit. The basic formula is your "Average Hourly Wage" for the Stabilization Period multiplied by the Group Hours for your Home Local Union for the Stabilization Period. The earnings from hours you worked in the Sheet Metal Industry -- namely, work within the trade jurisdiction of SMART or any other work to which you have been assigned, referred or can perform because of your skills and training as a sheet metal worker -- to determine your gross Underemployment Benefit.

Average Hourly Wage
Your normal "Average Hourly Wage" is the standard journeyman rate for the job classification for which contributions are paid to SASMI for your work in a Stabilization Period -- not your actual average hourly earnings.

- If you worked on a Resolution 78 job, but your local has negotiated SASMI contributions at the regular hourly wage rate (plus fringe benefit contributions) rather than at the lower Resolution 78 rate (plus fringe benefit calculations), SASMI will calculate your "Average Hourly Wage" using the regular rate on which the SASMI contribution is calculated.

- If you did not work at all during the Stabilization Period for which you are applying for a Supplemental Unemployment or Underemployment Benefit, SASMI will use the average regular contractual rate of pay for your job classification in your local to calculate your "average hourly wage rate."

- If you are paid above the standard journeyman rate for your job classification, SASMI will still use the journeyman rate of pay for your job classification to calculate your "Average Hourly Wage" rate.

- In the case of a "salted organizer," industry earnings shall be limited to seventy-five percent (75%) of the regular rate on which the SASMI contribution is calculated.
Maximum Underemployment Benefit

The maximum for combined Underemployment and Supplemental Unemployment Benefits that you can receive for a Stabilization Period is 190 times your Average Hourly Wage rate. For work covered by the prior SASMI benefit schedules for Production and Industrial Employees, the maximum benefit cannot exceed ninety-five (95) times the Average Hourly Wage.

The maximum is reduced by other earnings in the Sheet Metal Industry. SASMI takes information on total wages and divides your earnings by your Average Hourly Wage to determine the hours you were paid. The remaining hours then are used in calculating your benefit.

Example #1. The following example should help to make the computation easier to understand.

Your average wage rate is $25 an hour and your Home Local Union is classified in Group 3. During Stabilization Period "A" (from January 1 through June 30) you are expected to work 650 hours. However, you worked 500 hours and earned $12,500. This is how you would figure your gross Underemployment Benefit:

\[
\begin{align*}
\text{Average Hourly Wage rate} & = $25 \\
\text{times} & \text{ Group Hours for Group 3 in Stabilization Period "A"} \\
\text{equals} & \text{ What SASMI expected you to earn in your local ($25 \times 650 \text{ hours})} \\
\text{equals} & \text{ Your benefit before taxes and any Welfare Fund Benefit offset ($25 \times 150 \text{ (650 - 500) hours})}
\end{align*}
\]

If you earned $30 per hour (rather than $25 per hour) in other work in the Sheet Metal Industry, you would only be considered to have worked 600 hours ($30 \times 500 \text{ hours} = $15,000 \div \text{your $25 Average Hourly Wage = 600}) and only be paid for a shortfall of 50 hours.

The actual check you will receive will be less, because federal Social Security, income tax and any other applicable taxes will be withheld and deducted from your check just as with your pay check. Your benefits will also be reduced by the amount of Welfare Fund Benefits paid to your local health and welfare fund for Stabilization Period 1991-A or later.

Coordination with Supplemental Unemployment Benefits

There are 26 weeks in each Stabilization Period. Once your benefit amount is determined, it then is divided between Supplemental Unemployment and Underemployment Benefits. Using the numbers in Example #1 above, your gross Underemployment Benefit would be $3,750.00. Assuming you collected state unemployment compensation for 10 of the 26 weeks during Stabilization Period A, the SUB portion of your check would be:

\[10/26 \text{th of $3,750 or:}\]

\[10/26 \text{th of $3,750 or:} = $1,442.31\]

AND the Underemployment Benefit portion of your check would be:

\[16/26 \text{ of $3,750 or:}\]

\[16/26 \text{ of $3,750 or:} = $2,307.69\]

Your benefit, before taxes and any Welfare Fund Benefit offset, would still be $3,750 and may be paid in one check. The benefits are separated as the Underemployment Benefit portion of your check must be taxed differently than the Supplemental Unemployment portion under the Internal Revenue Code.

Example #2: Your average wage rate is $25 an hour and your Home Local Union is classified in Group 3. During Stabilization Period "B" (from July 1 through December 31) you worked 500 hours and earned $12,500, but during Stabilization Period "B" your Group Hours are 750 hours. This is how your gross Underemployment Benefit would be computed:

\[
\begin{align*}
\text{Average Hourly Wage rate} & = $25 \\
\text{times} & \text{ Group hours for Group 3 in Stabilization Period "B"} \\
\text{equals} & \text{ What SASMI expects you could earn in your local} \\
\text{equals} & \text{ Your gross benefit before limits below}
\end{align*}
\]

However, the maximum benefit (before taxes and any offsets for Supplemental Unemployment or Welfare Fund benefits) is 190 hours of wages, or $25 \times 190 = $4,750.00. As your gross benefit is higher, you will only be paid for 190 hours.
If you receive a Supplemental Unemployment Benefit, you will be deemed to have applied for and received an Underemployment Benefit for that Stabilization Period. In addition, if you receive a Supplemental Unemployment or Underemployment Benefit in a Stabilization Period in an amount greater than the amount that would be payable as an Underemployment Benefit in that Stabilization Period (an “excess payment”) you will be deemed overpaid and the amount of the “excess payment” will be deducted from future benefit payments until it is reimbursed to SASMI.

**Coordination with Welfare Fund Benefits**

The amount of health contributions paid on your behalf as Welfare Fund Benefits in any Stabilization Period will be deducted from any Supplemental Unemployment Benefit or Underemployment Benefit to which you may be or become entitled for the same Stabilization Period or any other Stabilization Period. Welfare Fund benefits are automatic and cannot be waived under current tax rules applicable to SASMI.

**Additional Adjustments**

In addition to the maximum hours limit, there are several other rules that may affect the amount of your benefit and some circumstances in which you may lose your right to benefits for one or more Stabilization Periods.

- If you were able to work only a part of a Stabilization Period because of a temporary illness or disability, your benefit will be reduced by one-half week (1/52) for each week you were disabled.

- If you take more than two weeks of vacation per calendar year, your benefit amount will be reduced by one week (1/26) for your third and each subsequent week of vacation.

- Your benefit amount will also be reduced by one week (1/26) for each week you are not available for work in the Sheet Metal Industry due to a strike or you are voluntarily unemployed for other reasons.

**Disability Benefit**

SASMI allows an Underemployment benefit for non-occupational Temporary Disability during an entire Stabilization Period. The Underemployment Benefit in this situation is limited to half (50%) of the amount otherwise payable.

**How Do I Claim Underemployment Benefits?**

You must file an application for Underemployment benefits with SASMI in order to receive Underemployment benefits. The application form is a combined form for SUB and Underemployment Benefits and can be obtained from the SASMI office or your Home Local Union. The application must be postmarked and mailed to SASMI no later than April 1st or the first business day thereafter for Stabilization Period B and no later than October 1st or the first business day thereafter for Stabilization Period A.

**WELFARE FUND BENEFIT**

SASMI also pays contributions to your local health plan to make sure that your health and welfare coverage stays in force (before retirement) when you are working less than the minimum number of hours required to maintain coverage under your local health plan.

SASMI does not provide actual health insurance or related benefits. These are the responsibility of the health plan of your Local Union. Notwithstanding the prior Production & Industrial Rules and Regulations, no payment will be made to reimburse medical premiums or payments for health benefit coverage by an Employee after 2013. SASMI can only pay contributions to an employer plan.

SASMI called this a “Health Benefit” in the past but has changed the name to reflect its nature better. All references to Welfare Fund Benefits in this booklet include Health Benefits paid in the past.

**When Am I Eligible for Welfare Fund Benefits?**

You are eligible for SASMI Welfare Fund benefits for Stabilization Periods which begin after you have satisfied the general eligibility work requirements for SASMI eligibility previously described in this booklet. As long as you are available for suitable work, SASMI will make payments to your Home Local Union health plan if your hours for health benefit eligibility fall short, after you have exhausted your credit or reserve bank in the health plan of your Home Local Union or your credit or reserve bank falls below the level required to continue your eligibility.

The Welfare Fund Benefit coverage may continue for up to eighteen (18) months even if no SASMI contributions are being made for your work during that eighteen (18) month period, as long as you are not permanently disabled. If you are temporarily but not totally disabled for more than a year because of an injury or illness, your eligibility and benefits may be “frozen” and not be broken under the
18-month rule. Your eligibility and benefits will resume when you return to the SASMI employers. A Disability lasting more than twenty-four (24) months is a permanent disability which causes a loss of all eligibility.

You can receive Welfare Fund Benefits for four (4) Stabilization Periods, which do not have to be consecutive, during which you do not receive any Supplemental Unemployment or Underemployment Benefit. You then cannot receive additional Welfare Fund Benefits until SASMI has recovered the Welfare Fund Benefits paid by SASMI on your behalf for the oldest of these four Stabilization Periods by reduction of Supplemental Unemployment or Underemployment Benefits. Under this rule, you lose your qualification for Welfare Fund Benefits when you "carry" Welfare Fund Benefits for four or more Stabilization Periods. You can retain, or regain, your qualification for this benefit when "carrying" no more than three Stabilization Periods for which you received additional Welfare Fund Benefits. For every one Stabilization Period of Welfare Fund Benefits deducted from a Supplemental Unemployment Benefit or Underemployment Benefit, an additional Stabilization Period of Welfare Fund Benefits will be available to you.

As with other benefits, your Welfare Fund Benefits can also be lost or forfeited if you lose SASMI eligibility or qualification before payment of benefits or other events, as described in the section on "How You Can Lose Your SASMI Benefits."

How Is the Amount of Welfare Fund Benefits Calculated?

SASMI will pay:

- the hourly contribution rate that your SASMI Employer would have paid to your health plan had you continued working, multiplied by
- the difference between the monthly minimum number of hours required to maintain coverage under your plan and the number of hours you either worked during that month or have available in your credit or reserve.

SASMI will not pay benefits unless the amount which it can pay is sufficient to make you and/or your family eligible for health benefits from your Home Local Union health plan. The amount paid in a Stabilization Period for Welfare Fund Benefits cannot exceed the maximum Supplemental Unemployment or Underemployment Benefit you would be entitled to receive at the end of the Stabilization Period.

The amount of health contributions paid on your behalf as Welfare Fund Benefits in any Stabilization Period will be deducted from any Supplemental Unemployment Benefit or Underemployment Benefit to which you may be or become entitled for the same Stabilization Period or any other Stabilization Period.

How Do I Claim Welfare Fund Benefits?

You do not have to file an application for health benefits. The health plan for your Home Local Union has a list of eligible SASMI participants. If you are short on hours to continue your eligibility in the health plan of your Home Local Union, the local union health plan will bill SASMI directly for the amount required to continue your eligibility.

How does SASMI Protect the Privacy of My Personal Information?

SASMI works with group health plans on Welfare Fund Benefits and is required by federal law to protect the privacy of your health information in working with your local health plan. SASMI has adopted Privacy Practices for its own group health plan benefits in the Retiree Plan and also follows them as a business associate for benefits for active employees.

The SASMI Retiree Plan Privacy Practices comply with the Standards for the Privacy of Individually Identifiable Health Information ("Privacy Rules") issued by the U.S. Department of Health and Human Services pursuant to the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). They are described in greater detail in the Retiree Plan Summary Plan Description on the reverse side of this booklet.

The formal legal privacy restrictions only apply to SASMI’s health benefit functions. They do not apply to information about you that SASMI receives or creates to process claims, administer Supplemental Unemployment Benefits, Underemployment Benefits, Travel Benefits, or Severance Benefits. SASMI works with your local health plan on Welfare Fund benefits, but is a “hybrid entity” so that general remittance form information and personal data (name, address, etc.) for other benefits will not be legally subject to the formal Privacy Rule under HIPAA.

Please be assured that SASMI and its Trustees do value and respect the privacy of your personal information. You can however be denied benefits for failure to provide information that is protected health information to support a claim for benefits.
TRAVEL BENEFIT

SASMI pays Travel Benefits for travel to areas in need of sheet metal workers between local unions or within the same local to help you keep working.

How Do I Become Eligible for Travel Benefits?

Once you start work with SASMI contributions through your Home Local Union, you are eligible for Travel Benefits to another SASMI Local Union. (However, there are no Travel Benefits for Employees with eligibility based on work with and contributions covered by the prior benefit schedules for Production and Industrial Employees.)

Your SASMI Travel Benefits can also be lost or forfeited if you lose SASMI eligibility or qualification before payment of benefits or other events, as described in the section on “How You Can Lose Your SASMI Benefits.”

SASMI Locals

The Travel Benefit is available to any employee whose Home Local Union is a party to a collective bargaining agreement requiring SASMI contributions. The following special conditions must also be met:

• Union officials and contractors in the area must tell SASMI that an acute manpower shortage exists.

• SASMI agrees.

• Contractors in the area agree in advance to pay wages to employees traveling to the area for at least ten (10) working days if the job is within your Home Local Union’s jurisdiction but at least ninety (90) miles from your home, OR thirty (30) working days if the job is within 1,000 miles of your home OR sixty (60) working days if it is further away, unless you are discharged for good cause.

• You must be unemployed or threatened with underemployment and available for work in your Home Local Union.

• The Contractor does not pay travel and/or subsistence directly or indirectly to employees.

• For travel outside your Home Local Union, your name must have been referred to the International Job Bank by your Home Local Union.

• You must apply for the benefit and agree to work and complete the required number of days, or work the duration of the job, whichever is shorter.

• Your Home Local Union and the local to which you are traveling must both be parties to the Sheet Metal Health and Welfare fund reciprocal “money follows the man” agreement.

If you travel from one job to a second job without meeting these requirements, you may not qualify for a Travel Benefit. An Employee who travels to the jurisdiction of another Local Union that participates in SASMI, without a thirty (30) or sixty (60) day guarantee of employment, but actually works for the minimum period and provides a layoff slip may receive payment of return mileage, but his total benefit may not exceed $1,125.

This benefit is not available to you when you decide on your own simply to leave one jurisdiction or area to look for work in another. If you travel on your own and not under all of the circumstances described above, you could be considered unavailable for work in your local’s jurisdiction and therefore unable to qualify for a Supplemental Unemployment or Underemployment Benefit. This is true even if the reason for your travel is to look for work.

An Employee who receives Travel Benefits and fails to complete the work obligation on five (5) jobs shall not be eligible to receive additional Travel Benefits from SASMI. This rule applies regardless of the amount of Contributions paid for his work or other Benefits paid under the Plan.
Non-SASMI Travel

You can qualify for a limited non-SASMI travel benefit if the following conditions are met:

- You have established initial eligibility under the SASMI Rules and Regulations.
- You travel to the jurisdiction of a SMART local union (other than your Home Local Union) with sheet metal work that does not participate in SASMI.
- The SMART local union that does not participate is located two-hundred (200) or more miles one-way from your Home Local Union.
- You otherwise satisfy the requirements for a Travel Benefit for work in a SASMI local union.
- The Contractor does not pay travel and/or subsistence directly or indirectly to employees.
- For travel outside your local, your name must have been referred to the International Job Bank by your Home Local Union. You must apply for the benefit and agree to work and complete the required number of days, or work the duration of the job, whichever is shorter.
- A manpower shortage is certified to SASMI by an employer in the area to which you travel and the International Union or a Local Union.

How Is the Amount of Travel Benefit Calculated?

For travel between local unions, the Travel Benefit pays you the greater of SASMI's established mileage rate plus, where appropriate, a per diem (daily) rate for related living expenses or reasonable travel expenses actually incurred, up to a maximum of $1,125 when you travel under the SASMI plan to work in another SASMI or non-SASMI jurisdiction, which has met all the provisions of the Travel Benefit program.

SASMI pays mileage at the current standard IRS rate for employee business use of a personal vehicle. The current per diem rate is $75 per day to a maximum of $1,125. (The per diem cannot exceed the IRS limit on non-accountable per diem rates for the area where you work, but this is not an issue at the current dollar limit.)

An employee who fails to complete the work obligation may be considered to have received an overpayment in other cases as well and be subject to recovery of benefits.

The Trustees can adjust the per diem allowance and Travel Benefit to the facts in their discretion. The Trustees correspondingly have the right to withhold or limit the per diem allowance. This will most commonly happen in situations where employees normally would commute on a daily or other basis and not incur additional lodging or meal expense.

Non-SASMI Travel

The travel benefit for travel to a non-SASMI local is limited to the per diem allowance, if any, plus mileage to the work location. Return mileage is not part of the limited benefits.

How Do I Claim Travel Benefits?

You must file an application with SASMI for payment of Travel Benefits in the form used by SASMI at the time. The application must be filed with SASMI before you begin your travel to some other work area. The application can be obtained from SASMI or your Home Local Union.
SEVERANCE BENEFIT

SASMI also provided a Severance Benefit (for service before 2010). SASMI was required to stop future Severance Benefits because of new Internal Revenue Code rules governing deferred compensation arrangements no longer allowed SASMI to continue the Severance Benefit program as it was designed.

Your Severance Benefit as of December 31, 2009 will still be paid when you leave the industry based on the rules of the Severance Plan in effect as of December 31, 2009. Here's how it works:

• The existing Severance Benefit formula still applies for work and contributions through December 31, 2009, but there will be no additional service or contribution credits after that date.

• If you receive other SASMI benefits for active Employees, that amount was deducted from your Severance Benefit amount. That process will continue going forward.

An Employee with work and contributions to SASMI by a Production or Industrial Employer as provided in the Production & Industrial Rules and Regulations in effect as of December 31, 2009 is only eligible for Severance Benefits as provided in those rules.

How Could I Have Become Eligible for a Severance Benefit?

You had to satisfy the general eligibility work requirements of SASMI before 2010 in order to be eligible for Severance Benefits. The Severance Benefit has the following additional conditions.

• You must have been an active SASMI participant on or after July 1, 1992 and before 2010.

• You must have at least two years of Future Service Credit before 2010. (Future Service Credit is explained in the section titled “How Is the Severance Benefit Calculated?”)

• You are permanently separated from work in the Sheet Metal Industry while eligible as a SASMI participant and qualified for benefits from SASMI on or after July 1, 1992.

• You do not work or seek work in the Sheet Metal Industry (including any work with a SASMI contractor or other SMART contractors in the industry or to which you can be referred by reason of training as a sheet metal worker) for a minimum of twelve (12) months.

• You have been absent from SASMI work and no contributions have been received for your work by SASMI for a minimum of twelve (12) consecutive months.

You will NOT be eligible for Severance Benefits if your departure from SASMI work is a result of any of the following factors:

• You have accepted any employment in the Sheet Metal Industry from an employer who is not party to a collective bargaining agreement with SMART.

• You leave work covered by SASMI and become the sole proprietor, partner or owner of a business in the Sheet Metal Industry which does not participate in SASMI.

The term “Sheet Metal Industry” means any and all types of work covered by a collective bargaining agreement for work within the trade jurisdiction of the Sheet Metal Workers International Association, as described its constitution and any other work to which a worker has been assigned, referred, or can perform because of skills and training as a sheet metal worker. It includes any work with a SASMI contractor or other SMART contractors in the industry or to which you can be referred by reason of training as a sheet metal worker.

The Severance Benefit is paid as a lump sum. All payments must be completed and made no later than twenty-four (24) months after you have been permanently separated from the Sheet Metal Industry. You will not be eligible if you apply more than 23 months after a Severance from work in the Sheet Metal Industry.

Your service can be canceled or lost in some circumstances and cause your benefit to be smaller. There are other rules that cause you to lose eligibility for a Severance Benefit are discussed in the section on “How You Can Lose Your SASMI Benefits.”
How Is the Severance Benefit Calculated?

The amount of the basic Severance Benefit is a percentage of all the contributions made to SASMI for your work before 2010 minus the total of all benefit payments that you have received from SASMI, before and after 2010. The percentage of contributions to calculate Severance Benefits varies with your SASMI service record and period of SASMI contributions.

Past Service credit is given for each year before 2010 during which you were a member of the Sheet Metal Workers International Association (SMWIA) before your first SASMI eligibility. Each year of past service returns 1% of contributions.

You are credited with a year of Future Service Credit for each calendar year before 2010 after the year that you initially satisfied SASMI's general eligibility work requirements and were eligible for benefits under SASMI. A half year is credited for each Stabilization Period before 2010 for which you were eligible for benefits from SASMI and did not forfeit eligibility or qualification for benefits from SASMI.

Your Years of Future Service Credit (up to a maximum of 35) are multiplied by the percentage in the following chart opposite your total number of years of Future Service Credit before 2010.

<table>
<thead>
<tr>
<th>Years of Future Service Credit</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 – 5</td>
<td>2%</td>
</tr>
<tr>
<td>6 – 9</td>
<td>3%</td>
</tr>
<tr>
<td>10 – 35</td>
<td>4% per year for first 20 years, plus 4.5% per year for years 21-30 and 5% per year for service over 30 years to a maximum of 35 years</td>
</tr>
</tbody>
</table>

The formula for Future Service Credit only begins at two (2) years because you need two (2) years of Future Service Credit before 2010 to be eligible for a Severance Benefit. There is a maximum of thirty-five (35) total years of service. You cannot get more than 23 years of Past Service credit and the total number of years of service used to calculate your Severance Benefit cannot be more than 35. If your combined years of Past Service and Future Service are over the maximum of thirty-five (35) years, your Past Service (and then your Future Service) will be reduced until the limit is reached.

The following examples show the benefit that would be calculated for participants in different situations.

**Severance Example 1.** A participant has 35 Years of Service (the maximum for calculating your Severance Benefit), of which five (5) were Past Service:

<table>
<thead>
<tr>
<th>Years of Future Service:</th>
<th>20 Years @ 4%  = 80%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years of Past Service:</td>
<td>10 Years @ 4.5% = 45%</td>
</tr>
<tr>
<td>Total Severance Percentage:</td>
<td>130%</td>
</tr>
</tbody>
</table>

The Severance Benefit in this case would be 130% of all contributions actually paid to SASMI for the participant’s work before 2010, less any previous benefits paid that participant from SASMI. If total SASMI contributions before 2010 were $30,000 and the participant received no prior SASMI benefits, the Severance Benefit would be $39,000 ($30,000 x 130% = $39,000).

**Severance Example 2.** A participant has 13 Years of Service of which 5 were Past Service:

<table>
<thead>
<tr>
<th>Years of Future Service:</th>
<th>8 Years @ 3% = 24%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years of Past Service:</td>
<td>5 Years @ 1% = 5%</td>
</tr>
<tr>
<td>Total Severance Percentage:</td>
<td>29%</td>
</tr>
</tbody>
</table>

The Severance Benefit in this case would be 29% of all contributions actually paid to SASMI for the participant’s work before 2010, less any previous benefits paid that participant from SASMI. If total SASMI contributions before 2010 were $12,000 and the participant received prior SASMI benefits of $1,000, the Severance Benefit would be $2,480 ($12,000 x .29 (29%) = $3,480 - $1,000 = $2,480).

**Example 3.** A participant has 2 years of Future Service with no Past Service:

<table>
<thead>
<tr>
<th>Years of Future Service:</th>
<th>2 Years @ 2% = 4%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years of Past Service:</td>
<td>0 Years @ 1% = 0%</td>
</tr>
<tr>
<td>Total Severance Percentage:</td>
<td>4%</td>
</tr>
</tbody>
</table>
The Severance Benefit in this case would be 4% of all contributions actually paid to SASMI for the participant's work before 2010, less any previous benefits paid that participant from SASMI. If total SASMI contributions were $3,000 and the participant received no prior SASMI benefits, the Severance Benefit would be $120.

How Do I Claim Severance Benefits?

You must file an application for a Severance Benefit in the form used by SASMI at the time of your application. The application must be filed with SASMI no later than twenty-three (23) months after you permanently separated from work with the employers contributing to SASMI or it will be lost forever.

A Severance Benefit to which you would have been entitled, and for which you timely applied for, can be paid to your designated beneficiary(ies). It will be paid only to the beneficiary you have named on a SASMI designation of beneficiary card filed with your Home Local Union or SASMI. You can get a designation of beneficiary card at your Home Local Union office or by requesting one from the SASMI office. Be sure to give it to your Home Local Union to keep on file for your beneficiaries.

If no designation of beneficiary card has been filed with your Home Local Union or SASMI, the Severance Benefit will be paid, in order of priority, to your surviving spouse, or to your children, parents, or brothers and/or sisters in equal shares, or if no such relatives survive you, to your estate. If you were otherwise eligible and qualified for a Severance Benefit but did not apply for such benefit, and you die within the application period, the application may be filed by the executor or administrator of your estate or by a designated beneficiary, but the application must still be filed within the required filing period.

RETIREE BENEFITS

The SASMI Trustees also provide a Retiree Health Premium Benefit and Retiree Healthcare Reimbursement Account (HCRA) to ease your departure from the Sheet Metal Industry and maintain your health. These benefits are provided under a separate plan with separate rules and a separate summary plan description after 2013.

The Retiree Plan eligibility rules and benefits are described in greater detail in the Retiree Plan document and Summary Plan Description. The Summary Plan Description for the Retiree Plan is on the reverse side of this booklet. Copies of the Retiree Plan rules are available from the SASMI office on written request.

HOW YOU CAN LOSE YOUR SASMI BENEFITS

You can lose your benefits in several ways. First, your eligibility may be frozen but not lost if you leave SASMI work for related work or due to disability. Second, you can lose your SASMI participation and eligibility for some or all benefits for a variety of reasons. Finally, you lose your qualification or eligibility for some or all SASMI benefits if you or your Home Local Union leave SASMI.

Frozen Eligibility or Benefits

Your eligibility and benefits can be frozen or limited but not lost in some circumstances. You will not be considered available for work and eligible for SASMI benefits in these situations but can return to SASMI without starting over.

Union and Management Work. If you become an employee of SMART or an affiliated union or an owner (or spouse of an owner) of a contributing SASMI company, your eligibility will be "frozen." You will lose eligibility if you do not return to SASMI work within 120 days after you cease to be a SMART employee or owner of a SASMI company, but may receive Severance benefits based on your prior SASMI work on a qualifying termination from such work.

Temporary Disability. If you have a Temporary Disability, your eligibility will be "frozen" (except for Welfare Fund Benefits) for up to 18 months of disability. You will lose eligibility if you do not return to SASMI work within 18 months.

Military Service. Your eligibility is frozen during military service, subject to federal law. These rules are covered in greater detail in the section on Special Eligibility Rules.

Owner Relatives. An Employee whose relatives are Owners of his Employer is only eligible for Supplemental Unemployment Benefits, Underemployment Benefits and Welfare Fund Benefits if the Employee otherwise satisfies the eligibility requirements for those benefits and additional conditions. The Employee must have no ownership interest in the Employer, be the only Employee of the Employer, other than Owners, at the time of termination or layoff, and cannot collect Supplemental Unemployment Benefits, Underemployment Benefits and Welfare Fund Benefits that exceed the Contributions paid by the Employer for the Employee's work. These rules are covered in greater detail in the section on Special Eligibility Rules.
Loss of SASMI Participation or Eligibility

You can also lose some or all benefits and cease to participate in SASMI in a number of circumstances. You may be eligible for Severance Benefits or SASMI Retiree Plan benefits if you have a qualifying Severance from the Sheet Metal Industry or qualifying retirement before you cease to be a SASMI participant and lose eligibility, and file a timely application.

Fraudulent or Deceptive Statements. If the Trustees determine that an application for benefits has been intentionally falsified by an Employee, for the purpose of attempting to receive benefits not otherwise payable, the result will be disqualification from any SASMI benefits payable and future benefits for a period of one (1) year.

Four (4) Stabilization Period Limit. You lose your eligibility to receive SUB, Underemployment or Welfare Fund Benefits after receiving one or both of those benefits for four (4) Stabilization Periods, regardless of the period of time in which such four (4) Stabilization Periods occur, unless you recycle your eligibility.

10% Rule. After you have received SUB or Underemployment Benefits for two Stabilization Periods, you cannot receive an additional SUB or Underemployment Benefits, unless you work at least ten percent (10%) of the applicable Group Hours due in the prior period as explained on page A8.

Disability. An Employee with a Temporary Disability because of an accident, injury or illness continues eligibility and qualification for Welfare Fund Benefits only. All eligibility will be lost if the Employee does not return to work for which SASMI contributions are required within twenty-four (24) months.

Drug Testing. An Employee who fails, neglects or refuses to pass job-site drug testing requirements is disqualified from SUB, Underemployment and Travel Benefits, unless the Employee is enrolled in a bona fide employee assistance program.

Training Requirements. After you have received SUB or Underemployment Benefits for a Stabilization Period, you will be disqualified from benefits if you fail or refuse without sufficient cause to enroll in, attend, and complete a course of advanced training that is available from your a school or program in your Home Local Union for advanced journeyman training or upgrading skills of Employees that the Trustees determine to be required.

Work Availability. An Employee who refuses, without sufficient cause, an offer or opportunity of suitable work or work referral from his Home Local Union during any Stabilization Period is disqualified. You will also be disqualified if, after successful completion of a training program, you refuse an offer of work within your Home Local Union for work of the type for which you received the special training.

18-Month Rule. You lose your SASMI participation and eligibility for benefits if no Contributions are paid to SASMI under a contract for your work for a period of eighteen (18) consecutive months. You may remain eligible for Severance Benefits if your absence is due to a separation from the Sheet Metal Industry and you apply on a timely basis.

200% of Contributions Rule. An Employee who receives SASMI Benefits that exceed two times the total amount of Contributions paid to SASMI for his work is not eligible to receive additional Benefits from SASMI.

• New Employees. Unless otherwise provided by the Trustees, the 200% rule will not prevent payment of benefits if you have not exhausted at least one cycle of eligibility, but you must re-establish or recycle eligibility to continue to receive SASMI benefits.

• Small Claims. Unless otherwise provided by the Trustees, the 200% rule will not apply if you have received less than $20,000 in SASMI benefits.

• Welfare Fund Benefits. You will remain eligible for Welfare Fund Benefits only up to 380 hours, if (1) you have outstanding Welfare Fund Benefit balance of less than 380 multiplied your Average Hourly Wage, and (2) you have received less than $50,000 in SASMI Benefits.

• Appeals. If you are faced with a loss of benefits under the 200% rule, you may submit a written appeal seeking restoration of eligibility for benefits. The Trustees will consider factors such as the availability of work opportunities to the Employee, the efforts of the Employee to seek and obtain employment in the industry and any other relevant factor or criteria, including conduct by the Employee that impacts on his ability to obtain employment, and have the sole and complete discretion to grant or deny such appeals. You may be required to undergo and prove completion of additional training courses to restore benefit eligibility.
Departure from the Sheet Metal Industry. You lose your eligibility for any benefit you would otherwise be paid if you accept permanent employment outside the Sheet Metal Industry or cease to be employed in the Sheet Metal Industry, even if you remain a member of your Home Local Union. (The meaning of the term “Sheet Metal Industry” is explained in the section on Underemployment Benefits.)

Retirement. You lose your SASMI eligibility if you retire, except for retiree benefits under the separate SASMI Retiree Plan and Severance Benefits. For SASMI’s purposes, retirement takes place on the latest of three dates: your eligibility date for your pension, your receipt of your first pension check, or the date of the pension fund’s final approval of your pension.

Loss of Employee Status. You lose your eligibility if you become a proprietor or partner or the owner of an unincorporated sheet metal company or other business, even if the business contributes to SASMI. The law does not allow SASMI to provide benefits to people who are not employees.

Death. You cease to participate and lose eligibility when you die. There are limited survivor benefits which are described in the sections on individual benefits.

Loss of Qualification

You must remain qualified for SASMI benefits until actual payment. Notwithstanding any other SASMI rules, you are disqualified from payment of benefits and forfeit all unpaid SASMI Benefits and all Past Service Credit and Future Service Credit in the following situations. If you lose your benefits and credits under these rules, you start over from scratch and must reestablish your SASMI eligibility under the plan before you can receive any benefits.

Non-Compete. All SASMI benefits and credit are lost immediately if you accept any employment in the Sheet Metal Industry from an employer who is not a party to a collective bargaining agreement with SMART or a SMART Local Union or become an owner of a business in the Sheet Metal Industry with no agreement for SASMI contributions.

The meaning of the term “Sheet Metal Industry” is explained in the section on Underemployment Benefits. There are special rules on work with SMART and its local unions, military service, apprentices in a Youth to Youth apprentice training program and owners of SASMI companies and their relatives in the section on Eligibility.

Individual SASMI termination. All SASMI benefits and credit are lost immediately if you transfer to a Local Union with no contracts with SASMI contributions

SASMI Local Union withdrawal. All SASMI benefits and credit are lost immediately if your Home Local Union takes action that terminates or will at some future date terminate the provisions of the Local Union's collective bargaining agreement for SASMI contributions or you transfer to a Local Union with no SASMI Contracts.

- This rule will not apply if you transfer to another SASMI Local Union before your Home Local Union takes action to leave SASMI.

- You will not be affected by this rule if you are eligible for payment of Severance Benefits and file an application for the benefit with SASMI before your Home Local Union takes action to leave SASMI.

- This rule is not triggered if your Home Local Union contract with SASMI contributions terminates, but a new contract with SASMI contributions is signed within a reasonable period of time after termination, as determined by the Trustees.

Employer Termination. The Trustees may, in their sole discretion, terminate an employer's status as a SASMI contributing employer in the event that:

- an employer ceases to pay contributions to SASMI at any time in violation of its collective bargaining agreement or SASMI documents;

- the employer fails to renew an agreement for SASMI contributions or enters into a collective bargaining agreement or other agreement which does not require the continuation of contributions to SASMI, or only requires contributions at a reduced contribution rate; or

- the employer fails to pay contributions at the minimum contribution rate as the Trustees may impose in order to preserve the actuarial soundness of SASMI and adequately to fund benefits provided under the Plan.
Your SASMI benefits may be affected if your employer's status as a SASMI contributing employer is terminated.

- The employer shall cease to be a SASMI contributing employer under the Plan, regardless of any provision to the contrary in any collective bargaining agreement or other similar agreement to which the employer is a party.
- Any person employed by such former Employer shall cease to be an Employee and shall forfeit eligibility and lose qualification for any and all Benefits otherwise payable (other than a Severance Benefit for which the Employee is and/or remains eligible and qualified)
- All service and contributions after the former Employer's termination date shall be disregarded.

**HOW DO I APPLY FOR BENEFITS?**

**Initial Claims**

The first step in applying for SASMI benefits is to pick up the forms at your Home Local Union or from the SASMI office. Except for Welfare Fund Benefits, SASMI does not pay benefits without an application.

*Supplemental Unemployment or Underemployment benefit.* When you have completed the form, turn it in to your Home Local Union, where it must be checked, certain items verified, and other information added. When you apply for a Supplemental Unemployment or Underemployment benefit, the application must be completed, signed and postmarked by the U.S. Postal Service and be mailed to SASMI no later than April 1st or the first business day thereafter for Stabilization Period B, and no later than October 1st or the first business day thereafter for Stabilization Period A. (It can be sent by other means of delivery but must actually be received by SASMI by the deadline. An application by facsimile or email is not acceptable).

*Welfare Fund Benefits.* An application for Welfare Fund Benefits is made directly by your Home Local Union health and welfare office based on the needs of eligible participants.

*Travel Benefits.* To apply for Travel Benefits, you should contact your Home Local Union or SASMI for the benefit form or approved agreement, as appropriate. Be sure to apply for these benefits before you travel.

*Severance Benefit.* For the frozen Severance Benefit, you must file the application form no later than 23 months after the date that you meet the criteria for receipt of the benefit. For safety, you should file within 23 months of your last SASMI work as the IRS may require that all payments be completed with 24 months after your last SASMI work. Your application may be denied for failing to file within the application period.

**Claims Processing**

Once your application for a benefit is received by SASMI, it is reviewed by the SASMI staff. Within a reasonable period of time of not more than ninety (90) days, you will be notified whether your application has been approved or denied. If it is approved, the SASMI Administrator will make payment to you. In special cases, the time for processing can be extended to one hundred eighty (180) days with advance notice to you. These periods are shortened to forty-five (45) days with an extension up to ninety (90) days for claims for Underemployment Benefits during Temporary Disability. In cases involving in medical emergencies, governmental regulations may require faster processing of claims and SASMI and the Claims Committee have the power to act on an expedited basis. The SASMI Administrator or legal counsel to the Trustees may agree to extend any time limits for review or other proceedings in writing to a claimant.

If your application is granted, you may be notified by payment. If an application denied, you will be told why it was denied.

If the Trustees determine that an application for benefits has been intentionally falsified by an Employee, for the purpose of attempting to receive benefits not otherwise payable, the result will be disqualification from any benefits payable and future benefits for a period of one (1) year. If the falsification is committed by a representative of an Employee or other person, the person shall be subject to any available remedy under applicable law.

**Appeals**

*General Rule.* You have the right to request a review by the SASMI Trustees if your application is denied or is not completed by the deadlines in the prior paragraphs on initial claims - generally 90 days after your application is filed with SASMI. If you want a review, you have sixty (60) days after receiving the denial letter (or, if earlier, expiration of the deadline for a decision on your claim) to make the request for review in writing by sending the letter to the SASMI office.
You may request a hearing on an appeal, which the Trustees or the Claims Committee will consider in their discretion. The Trustees or their Claims Committee meet at least quarterly to consider appeals. Your appeal will normally be docketed for the next meeting scheduled at least thirty (30) days after your appeal is received and will be expedited where required by U.S. Department of Labor regulations.

You have the right to review the relevant documents in SASMI’s files and you may give the Trustees any additional information that will help them make their review. If a hearing is conducted, you may have a representative act for you. Call the SASMI office if you have any questions.

Health-Related Benefits. You have 180 days after notice of a denial to appeal on Underemployment Benefits during Temporary Disability and Welfare Fund Benefits.

You may appeal a denial of Welfare Fund Benefits within 180 days of a notice from your health plan of a loss of eligibility. (You still must pay for continuing coverage with your local plan. SASMI will only reimburse you for your COBRA cost or premiums if your appeal succeeds. It will not pay an uninsured claim in excess of the cost of your self-payment premium.)

Lawsuits

You can go to court on your claim once the SASMI appeal is complete or the time for SASMI to process a claim and appeal has expired. If you file earlier, the court may dismiss your suit for failure to appeal within SASMI. The SASMI Plan has provisions that make the decisions of the Trustees final and binding unless they are arbitrary, capricious or contrary to the legal requirements of the Employee Retirement Income Security Act (ERISA) or other applicable law in court actions.

A claimant has a duty to present a claim for payment to SASMI before other legal action. To the fullest extent allowed by applicable law, no administrative proceedings, arbitration, lawsuit or other legal action on a claim against SASMI or its fiduciaries without filing of an application for Benefits or other claim for payment with SASMI and timely completion of the SASMI claims procedure.

Uniform Limitations Period

Except to the extent otherwise required by applicable law, no administrative proceedings, arbitration, lawsuit or other legal action on such claim for SASMI benefits or other requests for payment from SASMI or its fiduciaries in connection with a claim for SASMI benefits or other payments from SASMI or its fiduciaries (including without limitation, monetary remedies or awards for failure to respond to a request for documents or retroactive payments) shall be instituted against SASMI or its fiduciaries more than one hundred eighty (180) days after the earliest of:

• the last date for timely request for review of a denied claim;

• the date of a written determination or response by the Plan to a timely request for review on a claim, or

• the last date for a timely response by the Plan to a request for review or other request under federal law and applicable regulations.

**H ow is SASMI F inanced?**

SASMI is financed by employer contributions. All contributions to the SASMI Trust Fund are made by employers in accordance with their collective bargaining or related agreements with SMART or local unions of the SMART.

The assets of the SASMI Trust Fund and Plan are handled in accordance with the rules of the SASMI Trust Agreement, ERISA, and other federal laws. The SASMI trust document designates contributions as SASMI Trust Fund assets from the date on which the earnings on which the Employer is obligated to pay contributions to SASMI accrue. The SASMI office will provide you, upon written request, with information regarding which employers are contributing to SASMI for work by sheet metal workers working under collective bargaining agreements.

The Trustees of the SASMI trust fund created separate plans for active employees and retirees under the umbrella of the SASMI Trust Fund in order to provide retiree health benefits within the parameters of the Affordable Care Act (ACA). The plans initially were funded by dividing the assets of the SASMI Trust fund based on the expected cost of benefits for active and retired participants.

SASMI operates on a calendar year basis. The Trustees will monitor the operations and experience of the SASMI plans for active employees and retirees on an ongoing basis in the future and allocate future contributions to the SASMI Trust Fund between them based on benefit experience and costs.

All of the SASMI benefits for active employees are paid directly and solely from assets of the SASMI Active Employee Plan. None of the benefits actually provided by SASMI are insured and no SASMI benefits are vested. They may be amended or terminated at any time before you are paid based on available money or any other concerns of the Trustees.
CAN SASMI OR ITS BENEFITS BE CHANGED?

The Trustees have the power to amend or terminate the Plan at any time and in any fashion, even as to benefits already approved for payment. SASMI Benefits are not vested and may be amended or modified by the Trustees at any time.

No amendment or modification may reduce any benefits which have been approved for payment prior to amendment (so long as funds are available for payment of such benefits), cause a reversion of any of the plan assets to the Employers nor permit any of plan assets to be used for or diverted to any purpose other than the exclusive benefit of the plan participants and their beneficiaries and payment of administrative expenses.

Upon termination of the Active Employee Plan, the remaining assets of the plan will be used to pay expenses of administration and then to pay benefits due to employees, unless sooner exhausted. The Trustees may determine the disposition of any remaining assets of the plan in any fashion not inconsistent with the purposes of SASMI and governing law. No plan assets will be returned to or inure to the benefit of an Employer, SMART or a local union.

PLAN IDENTIFICATION INFORMATION

NAME OF PLAN:
National Stabilization Agreement of the Sheet Metal Industry - Active Employee Rules and Regulations (the “Active Employee Plan”)

TRUSTEES:

David Zimmermann  
Sheet Metal Workers’ Local No. 36  
2319 Chouteau Avenue  
St. Louis, MO 63103

Louis A. Franzen  
Walrath Heating & Air Conditioning Co., Inc.  
7935 West 14th Avenue  
Lakewood, CO 80214

C. Brent Newsome  
Sheet Metal Workers’ Local No. 48  
1108 29th Street, North  
Birmingham, AL 35234

John Unger  
U.S. Sheet Metal, Inc.  
3200 Enterprise Drive  
Saginaw, MI 48603

David Bennett  
Sheet Metal Workers’ Local No. 12  
1200 Gulf Lab Road  
Pittsburgh, PA 15238

Gregory L. Yoak  
Columbus Heating & Ventilating Co.  
182 North Yale Avenue  
Columbus, OH 43222

J. Scott Parks  
Sheet Metal Workers’ Local 20  
2828 East 45th Street  
Indianapolis, IN 46205

Hank Meyers  
Brad Snodgrass Inc.  
1930 South State Ave.  
Indianapolis, IN 46203
SASMI OFFICE AND ADMINISTRATOR:

Kenneth Colombo, SASMI Administrator
8403 Arlington Boulevard – Suite 310
Fairfax, Virginia 22031-4601
Phone: (800) 858-0354 or (703) 739 7250
Fax: (703) 549-9613 (Business & Benefits Office)
www.sasmi.org, also available as a link on www.smwnbf.org

If you wish to obtain additional information about the plan, contact SASMI by writing to the SASMI Administrator at the above address.

EMPLOYER IDENTIFICATION NUMBER: SASMI Board of Trustees: 52 1036457

PLAN NUMBER: 501
PLAN TYPE: Employee welfare benefit plan

PERSON AND ADDRESS FOR SERVICE OF LEGAL PROCESS:
SASMI Administrator
8403 Arlington Boulevard – Suite 310
Fairfax, Virginia 22031-4601

Service of legal process may also be made on a Trustee.

ASSET CUSTODIANS:
SunTrust Bank
1445 New York Avenue, NW
Washington, D.C. 20005

SASMI may also invest in commingled investment vehicles. If these vehicles are considered to hold SASMI assets in their underlying investments, the fund will generally be listed on the Form 5500 for SASMI which can be retrieved from www.efast.dol.gov after it is filed.
STATEMENT OF RIGHTS UNDER THE

EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974

SASMI is subject to various federal laws, including the Employee Retirement Income Security Act of 1974 (ERISA) and the Labor Management Relations Act of 1947. As a participant in SASMI you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA).

ERISA provides that all plan participants shall be entitled to:

**Receive Information About Your Plan and Benefits**

- Examine, without charge, at the plan administrator’s office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Pension and Welfare Benefit Administration.

- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

- Receive a summary of the plan’s annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

**Prudent Actions by Plan Fiduciaries**

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called “fiduciaries” of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

**Enforce Your Rights**

If your claim for a SASMI benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court.

If it should happen that plan fiduciaries misuse the plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

**Assistance with Your Questions**

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.