

# **IRON WORKERS DISTRICT COUNCIL OF SOUTHERN OHIO & VICINITY PENSION TRUST**

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October 15, 2009

Effective on or after January 1, 2010, if you receive an Auxiliary Disability Pension from the Pension Trust which is payable for up to two years (24 months), the value of the payments you receive will be offset by reduced payments at the time you receive any other pension benefit unless you receive a Regular Disability Pension.

For example, Bill received 24 monthly payments of \$1,500 as an Auxiliary Disability Pension between February 2010 and January 2012. When Bill applies for and receives a Deferred Pension, his monthly benefit will be actuarially reduced to take into account the earlier Auxiliary Disability Pension payments.

Please keep this notice with your Pension Trust Summary Plan Description. Please call the Trust Office at 1-800-331-4277 if you have any questions.

Sincerely

Board of Trustees