



GREATER KANSAS CITY LABORERS FRINGE BENEFIT FUNDS

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TO: ALL PENSION PLAN PARTICIPANTS

The Board of Trustees has made a change to your Pension Plan, which affects certain participants who get divorced after their pension begins.

Effective May 1, 1996, if you are receiving a Husband-and-Wife Pension and you divorce after your pension starts, your monthly pension may be increased to the amount you would have received if you had elected a single-life annuity, **provided** that you submit a Qualified Domestic Relations Order to the Fund Office directing the Fund to remove your former spouse from the Husband-and-Wife Pension.

Your pension will be increased as of the latest of:

- (1) May 1, 1996
- (2) The effective date of the Qualified Domestic Relations Order
- (3) The first day of the month in which the Qualified Domestic Relations Order is submitted to the Fund Office.

Example

On June 1, 1997, you begin to receive a Husband-and-Wife Pension. Assume that your pension would be \$1,000 if you had elected a single-life annuity and that the amount of your Husband-and-Wife Pension is \$900. Upon your death, your spouse will receive \$450.

Assume that you get divorced in 1999. If a Qualified Domestic Relations Order removes your former spouse from the Husband-and-Wife Pension, then the monthly amount of your pension will increase to \$1,000, but your ex-spouse will receive nothing upon your death.

If you have any questions concerning this change, please contact the Fund Office.

Sincerely,

BOARD OF TRUSTEES