SUPPLEMENTAL RETIREMENT FUND
SUMMARY PLAN DESCRIPTION

12 East Erie Street
Chicago, Illinois 60611
Telephone: 312-787-9455

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INVESTMENT CONSULTANT
Segal Rogerscasey Advisors, Inc.

This booklet contains a summary of your rights and benefits under the Plan. For questions, contact the Retirement Benefits Department at 312-787-9455, menu option 4. You can reach a Participant Services Representative from 8:00 a.m. to 4:30 p.m. (CT), Monday through Friday, excluding holidays.

If you speak Spanish and need assistance with understanding any part of this booklet, please contact the Retirement Benefits Department and ask for a Spanish-speaking representative.

Este libro incluye un sumario en inglés, sobre sus derechos y beneficios bajo el Plan. Si usted necesita asistencia en español para poder entender cualquier parte del libro, por favor llame a Departamento de Beneficios de Jubilación y pregunte por un representante que habla español.

Nothing in this booklet is meant to interpret or change in any way the provisions expressed in the official Plan document. If discrepancies exist between the wording in this Summary Plan Description and the Plan document, the Plan document will govern. Only the full Board of Trustees has the discretion and authority to interpret the Plan described in this booklet. The Trustees reserve the right to amend, modify or discontinue all or part of the Plan whenever, if in their judgment conditions so warrant. The Trustees will notify you of any material change in the Plan.
CHICAGO REGIONAL COUNCIL OF CARPENTERS SUPPLEMENTAL RETIREMENT FUND

To All Participants:

This Summary Plan Description (SPD) describes and summarizes your benefits and rights under the Chicago Regional Council of Carpenters Supplemental Retirement Fund (the “Plan”), effective October 1, 2015.

The Plan is designed to provide you with an additional source of income during your retirement years and will play an important part of your overall retirement planning. We encourage you to read this SPD booklet carefully and keep it handy because it is important that you understand the Plan’s requirements and the benefits it may provide for you and your beneficiaries.

The basics of how the Plan works are as follows: Thanks to a collective bargaining agreement between your union and the employers, your employer must contribute a set dollar amount to the Supplemental Retirement Fund for each hour you work. Once the Fund Office receives contributions on your behalf, they are forwarded to John Hancock Retirement Plan Services (“John Hancock,”) the Plan’s recordkeeper, and an account is set up in your name.

You are always 100% vested in the full value of your account, subject to investment gains or losses, administrative fees and any distributions you may have received. Though you can't make contributions to your account, you may roll over assets into your account from another eligible qualified retirement plan or other retirement vehicle (such as an IRA). You pay no income tax on the money in your account until you receive a taxable distribution from the Plan.

Since everyone has unique investment needs, you choose how to invest the money in your account. The Plan offers you a wide range of investment options. With the flexibility to choose among the Plan's investment options and some investment homework, you can actively participate in building your financial future.

To help you become financially prepared for retirement, the Trustees are providing you with extensive information in this SPD and also making available numerous educational tools and resources through John Hancock. In addition, you can easily access both general benefit and specific account information online, through www.crccbenefits.org or www.mylife.jhrps.com.

If you have any questions about your benefits, please contact the Retirement Benefits Department at 312-787-9455, menu option 4, to reach a Participant Services Representative.

Sincerely,

THE BOARD OF TRUSTEES
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Important Contact Information

Chicago Regional Council of Carpenters Supplemental Retirement Fund
Attn: Retirement Benefits Department
12 East Erie Street
Chicago, IL 60611
Phone: 312-787-9455, menu option 4
Fax: 312-951-3986
Website: www.crccbenefits.org
Email: pension@crccbenefits.org
Hours of Operation: Monday through Friday, 8:00 a.m. to 4:30 p.m. (CT)

John Hancock Retirement Planning Services
P.O. Box 940
Norwood, MA 02062-0447
Phone: 855-312-CRCC (855-312-2722)
Website (for web-based investment tools and resources): www.mylife.jhrps.com
Hours of Operation: Monday through Friday, 7:00 a.m. to 9:00 p.m. (CT)

Spanish Language Assistance: Para informacion en espanol, llame al 888-440-0022.
Representatanes estan disponibles de lunes a viernes, de 9:00 a.m. a 7:00 p.m. (Hora Central).

Change in beneficiary or address

Notify the Retirement Benefits Department if you would like to make a change to your beneficiary designation or if you change your address. It is important to keep the Fund Office up to date on your current address at all times to ensure that you receive important information regarding your benefits.
The Supplemental Retirement Plan

What is the Supplemental Retirement Plan?
The Supplemental Retirement Plan (the “Plan”) is a defined contribution profit-sharing plan where your employer makes contributions to the Plan and those contributions are transferred to an account established in the Plan in your name. The contributions made to the Plan (including any you may make to a Rollover Account) and the investment gains or losses of the investment options you select ultimately determine your benefits under the Plan. Although it technically qualifies as a “profit-sharing plan,” your employer’s obligation to contribute on your behalf does not depend on its profits. Instead, your employer must contribute for hours you work under a collective bargaining agreement between your union and the employers or other written agreement requiring contributions.

Who administers the Plan?
The Board of Trustees, which serves without compensation, acts on your behalf and on behalf of your fellow employees in managing all aspects of the Plan’s operations. An equal number of union and employer representatives make up the Board of Trustees, whose powers and duties are established in the Trust Agreement. The Board of Trustees may appoint a person, or persons, to act as Plan Administrator on its behalf as to certain matters. The Plan Administrator has the power and discretionary authority to interpret the Plan and answer questions related to the Plan. The Plan Administrator’s interpretations and decisions are binding on all participants, employees, former employees, and their beneficiaries.

What is the Plan document?
The Plan document is the written instrument adopted by the Trustees under the Chicago Regional Council of Carpenters Supplemental Retirement Fund. It is the legal document that establishes the benefits provided by the Plan as well as the eligibility requirements for those benefits.

Who contributes to the Plan?
Only participating employers may contribute to the Supplemental Retirement Plan. You are neither required nor permitted to contribute to the Plan.

Who is covered by the Plan?
The Plan covers all employees for whom a collective bargaining agreement (or other written agreement) requires an employer to make contributions to the Plan on an employee’s behalf.

When was the Plan established?
The Plan was established on October 1, 2010. The Plan is a spin-off of the Chicago Regional Council of Carpenters Pension Fund Supplemental Annuity Plan, previously established as of July 1, 2000, under the Chicago Regional Council of Carpenters Pension Fund.
An hour of service is each hour you work for which your employer is required to make a contribution into the Plan on your behalf. Those contributions are then forwarded to the Plan’s recordkeeper, John Hancock, and placed in an account for you.

**Participation**

**Am I eligible to participate in the Plan?**
You are eligible to participate in the Plan if you are covered by a collective bargaining agreement between the Regional Council and your employer (or a written participation agreement between your employer and the Trustees) that provides for your participation in the Plan.

**How do I become a participant in the Plan?**
You become a participant in the Plan:
- when you complete one hour of service in covered employment, or
- automatically if you were a participant in the Chicago Regional Council of Carpenters Pension Fund Supplemental Annuity Plan on September 30, 2010.

**When am I no longer an active participant under the Plan?**
Your active participation in the Plan ends on the date your employment terminates with your employer (and does not resume with any other participating employer) or, if earlier, the date you are no longer working in covered employment. On that date, you become an inactive participant.

Your status as an inactive participant continues until your entire vested account under the Plan has been distributed. Once your entire balance has been distributed, you are no longer a participant.

**If I am rehired, can I become an active participant again?**
Yes. You can become an active participant again if an employer who is required to contribute to the Plan on your behalf and its other covered employees based on a collective bargaining agreement or participation agreement hires you and makes the required contributions on your behalf.
Contributions to the Plan

What contributions are made to the Plan on my behalf?
A collective bargaining agreement, participation agreement, or reciprocal agreement determines the contributions your employer will make on your behalf.

I participated in an eligible retirement plan with another employer. May I roll my distribution from that plan into this Plan?
Yes. If you are an eligible employee and you participated in an eligible retirement plan maintained by another employer, you may have assets from the other plan or IRA deposited in your Rollover Account in this Plan if certain legal requirements are satisfied. A rollover contribution is an amount you choose to have directly transferred to the Plan from:

- a plan qualified under Internal Revenue Code Section 401(a);
- an Internal Revenue Code Section 403(a) annuity plan;
- an Internal Revenue Code Section 403(b) tax-sheltered annuity contract, excluding after-tax employee contributions; or
- an eligible Internal Revenue Code Section 457(b) plan maintained by a governmental employer.

You may also roll over any portion of a distribution from an individual retirement account (IRA) or annuity under Internal Revenue Code Sections 408(a) or 408(b) that is eligible to be rolled over and would otherwise be included as gross income in your income tax return.

You may not roll over any after-tax employee contributions or after-tax employer contributions from a designated Roth IRA account under an applicable retirement plan under Internal Revenue Code Section 402A(c)(1). The Plan does not allow rollovers for contributions made under certain circumstances that most likely will not apply to you. However, you may contact the Retirement Benefits Department for the qualifications and criteria for these instances.

Need a Rollover Form?
To request a Rollover Form, contact John Hancock, the Plan’s recordkeeper, at www.mylife.jhrps.com or 855-312-CRCC (855-312-2722). You will need to submit the completed form and rollover check directly to John Hancock at the address shown on the Rollover Form.

Are there any limits on the contributions made to my account?
Yes. The law imposes certain limits on the amount that an employer may contribute to your account. Generally, these limits will not apply. However, the Fund Office will send you a notice if these limits apply to you.

Are there special rules that apply to periods of military service?
Yes. Contributions will be deposited into your account for periods of your qualifying military service that meet the requirements of the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) and the Heroes Earnings Assistance and Relief Tax Act of 2008 (HEART Act) to the extent required by law.

In compliance with the HEART Act, if you die while performing qualified military service, the Plan will provide your survivors any additional benefits (other than contributions relating to your time spent in qualified military service) provided under the Plan as if you had resumed working on the day before your death and then left covered employment due to death.
Vesting

What is vesting?
Vesting means ownership; a vested benefit belongs to you.

Do I ever forfeit the amounts in my account?
No. You are always fully, or 100%, vested in the entire interest in your Plan account. The amounts in your account are nonforfeitable.

Investment of Your Account

How are the assets of the Plan maintained?
All contributions are deposited in a Trust Fund for the exclusive benefit of Plan participants and their beneficiaries.

Do I get to choose how my account is invested?
Yes. The Plan allows you to be responsible for investment decisions relating to your account, by choosing from a variety of investment funds. You may select investments with appropriate risk and return characteristics that meet your comfort level. You may choose how to invest your existing account balances and future contributions. You may also transfer investments from one fund to another.

This Plan is intended to comply with section 404(c) of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), which permits a participant to exercise control over the investment of his or her account. Because participants exercise control over their investments, ERISA section 404(c) provides that other Plan fiduciaries may be relieved of liability for any losses which are the direct and necessary result of investment directions provided.

What happens if I don’t choose investment funds?
John Hancock will automatically invest any portion of your account you fail to direct to a Qualified Default Investment Alternative (QDIA). The Plan’s QDIA is a mutual fund with a specific retirement target date. The QDIA that your investment may be put into if you make no investment selections is based on your current age and your projected retirement at age 65. QDIA funds meet certain guidelines set out by the Department of Labor and are subject to the ERISA section 404(c) relief described in the prior paragraph.

For example: Susan logs on to www.mylife.jhrps.com and moves her existing account balance from Investment A, where it all resides, and allocates her current balance to Investment B, C and D. Susan has only directed her current account balances, and has indicated no decision with respect to future contributions. Accordingly, all future contributions on Susan’s behalf will default to the Plan’s QDIA.

Consult your enrollment/investment kit or www.mylife.jhrps.com for the Plan’s current QDIA as this investment option may change from time to time.
What should I consider when deciding how to invest my account?

There are many things to consider when investing for retirement, including the investment mix that is best for you, your “time horizon,” the risks and returns of the available investment options, and your level of comfort with different types of risk. Because everyone’s situation varies, Plan representatives (including the Trustees and the Fund Office staff) cannot provide investment advice to you. Instead, be sure to consult with your professional investment or tax advisor before making any investment or distribution decisions. Also, you may access Morningstar® Retirement Manager at www.mylife.jhrps.com/morningstar. This is a free web-based investment advisory service provided by John Hancock.

What is a time horizon?

Your time horizon is the number of years you have until you plan to retire and start receiving distributions from your account. To determine your time horizon, subtract your current age from your anticipated retirement age. Be sure to consider your time horizon when deciding on the investment options that are best for you. The appropriateness of an investment depends in part on how long you have until you need to access your money. Note that your time horizon may be different if you are saving for goals in addition to retirement.

What are the risks and returns involved in investing?

Like most things in life, all investments have risk. In general, risks involved in investing include investment (short-term) risk and inflation (long-term) risk. Investment (short-term) risk is the risk that your investment may decrease in value in the near future. Inflation (long-term) risk is the risk that the purchasing power of your money will decrease over time because of inflation. Inflation is a serious risk consideration for any long-term investor. By diversifying your investments—or mixing your money in several investment options available through the Plan—you may be able to reduce your exposure to any one type of risk.

Before making any investment decisions, you should clearly understand the types of risks involved, and their relationship to the amount you can potentially earn on your investments (known as rate of return). This information can help you create an investment strategy that is best for your personal situation.

What investment funds are available in the Plan?

You may invest your account in one or more of the investment funds available under the Plan. John Hancock will provide you with information on each investment fund available under the Plan. The Trustees may add or reduce the number of investment funds, or add or delete any investment fund at any time if they determine (based on the advice of their investment professionals) that the change is in the best interests of Plan participants. The Plan will notify you when investment options change.

The Plan offers a range of investment options that allows you to invest your account based on your lifestyle, personal circumstances and financial goals. You can choose from a variety of mutual or other similar funds, which invest in both stocks and bonds:

- stocks (generally) offer the potential to build wealth; and
- bonds (generally) offer the potential for greater stability.

Mutual funds or other similar commingled funds offer a convenient way to invest in stocks and bonds by pooling your money with that of other investors into a single, professionally managed portfolio. The names of the investment funds will be provided to you from time to time.
**What is a valuation date?**

A valuation date is the date your account value is assessed. The value of your account will be based on contributions your employer makes on your behalf, any rollover contributions you have made, and any income and/or losses—less administrative fees and any distributions. The Plan updates your account value based on the investment fund(s) in which your assets are invested and may be as of:

- the last day of each Plan Year the New York Stock Exchange (NYSE) is open for trading;
- the last day of each Plan quarter the NYSE is open for trading; and/or
- each business day the NYSE is open for trading.

**How do I get more information about the investment funds?**

You have access to current detailed information about each investment fund (called a prospectus or offering statement). You can access this information online at [www.mylife.jhrps.com](http://www.mylife.jhrps.com) or contact John Hancock toll-free at 855-312-CRCC (855-312-2722) to receive a paper copy in the mail. **Please note that all investment funds present risks. You should read this information carefully and consult your financial advisor before making investment decisions.**

**How do I access my account?**

- **For online access,** go to [www.mylife.jhrps.com](http://www.mylife.jhrps.com) and enter your user name and personal identification number (PIN)/password. When you log in for the first time, you will be asked to create a user name and provide your Social Security number and date of birth in order to create a PIN/password.

- **For phone access,** call 855-312-CRCC (855-312-2722) and enter your user name and PIN/password. As with online access, when you call the first time, you will be asked to create a user name and provide your Social Security number and date of birth in order to create a PIN/password. Representatives are available Monday through Friday, 7:00 a.m. to 9:00 p.m. (CT).

- **Spanish speaking assistance:** Para informacion en espanol, llame al 888-440-0022.

**Can I change my investment mix or reallocate current investments in my account?**

Yes. Subject to certain restrictions, you can make changes to your investment mix and/or transfer amounts into different investment funds as often as you see fit.

You can change your investment fund selections daily, although that is generally not recommended. Online access is 24 hours a day, seven days a week. You must have your user name and your PIN/password available in order to make changes to your account.

Some investments impose limits on the frequency of investment transactions to prevent abusive trading practices and in some cases may impose a redemption fee. Consult the prospectus or other investment summary to determine if there are any trading restrictions.
**Is there anything else I should consider when choosing my investments?**

Yes. You should carefully consider the items listed below when determining your investment mix.

- **Decide how conservative to be with your long-term investments.** When making long-term investments for retirement, staying ahead of inflation could be important.

- **Diversify.** Because it is hard to predict how an investment will perform in any given time period, diversifying, or spreading, your money across different investments, may lower your chances of experiencing a serious investment loss.

- **Develop a long-term investment strategy and follow it.** The financial markets are constantly changing. You might see a certain investment option perform very well in one year, and be tempted to change your investment option in hopes that the trend will continue. An investment’s past performance is not an indication of its future performance.

- **Research.** Do your homework before choosing an investment—so you understand your investment options. Some investments are rated, which can give you some indication of the risk involved. Also learn about an investment option by reading its prospectus, annual report or doing an online search.

- **Seek professional advice.** It is strongly recommended that you seek financial advice when making decisions about your investment strategy.

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**Plan Distributions**

**What is a distribution?**

A distribution is the payment of Plan benefits after your employment with your employer terminates (including termination of employment due to death or disability).

In addition, under certain circumstances, such as a financial hardship or attainment of a certain age, the Plan permits you to request an in-service withdrawal. These withdrawals, and any limitations that may apply, are discussed later in this SPD.

**When can I begin receiving benefits?**

You are eligible to receive a distribution of your vested account balance if you have terminated employment with an employer and you:

- qualify for and begin receiving benefits from the Chicago Regional Council of Carpenters Pension Plan, the Chicago Regional Council of Carpenters Millmen Pension Plan or another similar industry pension fund;
- fail to receive a Plan contribution for 24 consecutive months; or
- reach normal retirement age (age 60).

Once the Retirement Benefits Department receives your completed distribution application, your distribution will be processed as quickly as possible.
Once you start installment payments you are not able to change them. Also, please note that the Plan does not allow for installment payments if your total account balance is $1,000 or less.

**Need a form or application?**
Visit www.mylife.jhrps.com or call John Hancock at 855-312-CRCC (855-312-2722).

Para informacion en espanol, llame al 888-440-0022.

**Make sure your application is complete**
Delays can result from your failure to provide adequate supporting documentation or your failure to complete the application correctly.

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**What if I become disabled?**
If the Trustees determine that you have become totally and permanently disabled, you are eligible to receive a distribution from the Plan. The Plan defines a disability as a condition, based on medical evidence, where:

- you are unable to engage in any gainful activity due to a physical or mental impairment;
- your physical or mental impairment is expected to result in death, or has lasted or is anticipated to last for a continuous period of not less than 12 months.

You may request a distribution application due to disability and a Medical Examination Report Form from the Plan’s recordkeeper, John Hancock.

Complete the application and have your physician complete the Medical Examination Report Form as proof of your disability. If you qualify for disability benefits from the Social Security Administration under Title II of the Social Security Act, you may provide that award letter as proof of your disability in place of the Medical Examination Report Form.

**How will my account balance be paid?**
When you become eligible to receive payment of your account balance as outlined above, you may choose to have it paid to you in:

- one lump sum; you may elect to receive this payment in a:
  - direct rollover to another qualified retirement plan or an IRA;
  - check payable to you; or
  - combination of the above, provided the direct rollover portion is at least $500;
- a series of equal monthly, quarterly, semi-annual or annual installments; or
- a series of equal monthly, quarterly, semi-annual or annual installments over a certain period, but in no event longer than the joint and last survivor expectancy of you and a beneficiary.

**What do I have to do to receive the balance in my account?**
To receive a distribution, you must apply for the distribution by completing and submitting a Distribution Form to the Retirement Benefits Department.

**What happens if I do not request a distribution?**
If you are still employed at age 70½, your Plan account must be distributed beginning no later than the April 1st following the year in which you terminate employment. If you have terminated employment, you may not elect to defer benefit payments past the April 1st following the calendar year in which you reach age 70½.

Unless you elect to defer distributions, the Plan Administrator will automatically direct the recordkeeper to distribute your Plan account no more than 60 days after the close of the Plan year in which the later of the following occurs:

- you reach normal retirement age (age 60),
- your 10th anniversary of participation in the Plan, or
- your employment with your employer terminates.

If you do not request a distribution by completing and submitting a Distribution Form, the Plan Administrator will treat you as having made a decision to defer payment of your Plan account.
Does applying for benefits from the Plan affect my Social Security rights?
No. The benefits provided by the Plan are in addition to any benefits you may be eligible to receive from the Social Security Administration.

What is a direct rollover?
A direct rollover is a payment of your account to your IRA or to another employer’s retirement plan that accepts your rollover. A direct rollover also may be made to a Roth IRA. Certain distributions cannot be paid in the form of a rollover, such as hardship distributions and required minimum distributions after age 70½.

Can I roll my distribution over tax-free to an IRA or other qualified plan?
You may directly roll over eligible distributions to an IRA or another qualified plan in two ways. You can have your payment either paid as a direct rollover or paid directly to you. Your choice will affect the tax you may owe. In either case, the rollover amount must equal at least $500.

To help you determine the best way for you to receive payment of your account and understand the tax consequences of the benefits you receive, you should consult a qualified tax advisor.

What if I want to directly roll over my distribution?
If you, your surviving spouse beneficiary (for a death benefit distribution) or your former spouse who is an alternate payee under a qualified domestic relations order (QDRO) choose a direct rollover, your payment can be made directly to:

- an individual retirement account (IRA) under Internal Revenue Code Section 408(a);
- a Roth IRA;
- an individual retirement annuity under Internal Revenue Code Section 408(b);
- an Internal Revenue Code Section 403(a) annuity plan;
- an Internal Revenue Code Section 403(b) tax-sheltered annuity contract;
- another employer’s plan qualified under Internal Revenue Code Section 401(a) that accepts your rollover; or
- an eligible Internal Revenue Code Section 457(b) plan maintained by governmental employer.

However, beginning in the year you reach age 70½, you cannot roll over a certain portion of your payment because it is a required minimum payment that must be paid directly to you.

Additionally, death benefit distributions to non-spouse beneficiaries may be rolled over only to an “inherited IRA.” See page 13 for additional information.

Will taxes be withheld if I elect a direct rollover?
No. Your payment will be made directly to your IRA or, if you choose, to another employer’s retirement plan that accepts your rollover. If you do so properly, then the tax impact of your direct rollover is that:

- your payment will be taxed later when you receive a distribution from your non-Roth IRA or other employer’s retirement plan. You may avoid a 20% withholding tax and additional 10% penalty tax (if applicable) by rolling over the taxable portion of your distribution directly to an eligible retirement plan that accepts rollovers.
- your payment will not be taxed in the year the distribution is made and no income tax will be withheld, unless the direct rollover is to a Roth IRA.

However, you will be taxed later when you take a distribution from the IRA or the employer’s retirement plan.
What are the tax consequences for a direct distribution that qualifies for rollover?
If you choose to have your distribution paid directly to you:

• you will receive only 80% of the payment, because Federal law requires that the Plan withhold 20% of the payment and send it to the Internal Revenue Service as income tax withholding to be credited against your taxes;

• your payment will be taxed to you in the year distribution is made unless you roll it over to a non-Roth IRA. If you receive a payment before age 59½, you also may have to pay an additional 10% federal excise tax for early withdrawal (plus any applicable state penalty tax for an early withdrawal). If you terminate employment during or after the calendar year in which you reach age 55, you may receive payment without the additional 10% federal excise tax;

• you may roll over the distribution by paying it within 60 days of receiving the payment to your IRA or to another qualified retirement plan that accepts your rollover, and the amount will not be be not be taxed until you take it out of the IRA or other qualified retirement plan; or if you want to roll over 100% of the payment to an IRA or another employer’s retirement plan that accepts your rollover, you must find other money to replace the 20% that was withheld (if you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and is not rolled over).

Federal law requires the Fund Office to provide you with a “Special Tax Notice Regarding Plan Payments” if you apply for a distribution that can be rolled over. This notice describes your rights and obligations regarding rollovers and withholding requirements. John Hancock will send you this notice along with the Distribution Form.

How do I find out more about tax consequences for distributions?
To determine what may be the best way for you to take a distribution from your Plan account (lump sum, installment payments or rollover) and the tax consequences of any payments you receive, you should discuss your particular circumstances with your tax advisor. The Trustees or the Fund Office staff can only inform you of your options and the Plan provisions; they cannot help you make decisions regarding your account.

In the Event of Your Death

What happens to my account if I die?
If you die, the Plan will pay your account balance to your designated beneficiary(ies).

Who is my designated beneficiary?
If you are married when you die, your spouse automatically is your beneficiary, unless you have designated another beneficiary on a Supplemental Retirement Plan Beneficiary Designation Form.

To name a beneficiary other than your spouse, your spouse must consent to your designation by signing the Beneficiary Designation Form in the presence of a Notary Public.

If you legally divorce, any prior designation of your ex-spouse as your designated beneficiary is invalid as of the date of the divorce. Therefore, you should complete a new beneficiary designation upon divorce or if your Plan account becomes subject to a qualified domestic relations order (QDRO). If you fail to complete a new form, you will be considered to have no beneficiary designation on file, to the extent you had named your former spouse as your beneficiary.

Designation of a beneficiary
One of the most important things you should do regarding your account is to designate a beneficiary or beneficiaries. To designate a beneficiary, complete a Supplemental Retirement Plan Beneficiary Designation Form available online at www.crcbenefits.org or by calling the Retirement Benefits Department at 312-787-9455, menu option 4.
How do I designate a beneficiary under the Plan?
To designate a beneficiary, complete a Supplemental Retirement Plan Beneficiary Designation Form. You can access it online and print a copy by visiting www.crccbenefits.org. You may choose one or more beneficiaries to receive benefits upon your death. In addition, you should name a contingent (or secondary) beneficiary. You may change your beneficiary designation at any time, but your designation must be on file with the Plan Administrator at the Fund Office prior to your death in order to be valid. Also, if you are married, your spouse must consent to any change in beneficiary.

What happens to my account balance if I die without a designated beneficiary?
If you die without a valid designation of beneficiary on file, the Plan will pay benefits to:
• your surviving spouse, or if none, then
• your surviving children including adopted children (in equal shares), or if none, then
• your surviving parents (in equal shares), or if none, then
• your estate.
If you do not have an estate, the Plan will distribute your account according to applicable state intestate succession law (i.e., the laws that determine how assets are distributed for individuals who die without a will).

If I die, will my nonspouse beneficiary have the option to roll over death benefits?
Yes. If you die and your beneficiary is not your spouse, your beneficiary may avoid mandatory tax withholding for lump sum payments of a death benefit if the distribution is rolled over. The tax rules for eligible rollovers for a nonspouse beneficiary are very complicated.

Nonspouse beneficiary rollovers may only be made through a direct trustee-to-trustee transfer to an “inherited IRA.” An inherited IRA is an IRA established specifically to receive a rollover made to a nonspouse beneficiary. Payment to any other type of IRA or any retirement plan is not considered a permitted “rollover.” Before a nonspouse beneficiary makes a decision to roll over a death benefit to an inherited IRA, the beneficiary should discuss the details of the transfer with his or her tax advisor. A nonspouse beneficiary may not make an indirect rollover of a lump sum death benefit.
When your nonspouse beneficiary is eligible for a distribution, the Plan Administrator will provide more information about these rules.
Questions about a hardship distribution
If you have questions about whether or not you qualify for a hardship distribution, contact the Retirement Benefits Department at 312-787-9455, menu option 4, or John Hancock at 855-312-CRCC (855-312-2722).

Requesting a hardship distribution
To request a hardship distribution application, visit www.mylife.jhrps.com or contact John Hancock at 855-312-CRCC (855-312-2722). Send the completed form and required supporting documentation (as outlined on the form) to the Retirement Benefits Department.

Para informacion en espanol, llame al 888-440-0022.

Access to Your Account While Employed

Can I receive my account balance before I stop working?
Yes, but only in limited circumstances. Because the Plan is intended to provide you with financial resources during your retirement, you have very limited access to your account balance until then. You may receive a distribution of amounts from your account in the event of a financial hardship or in the form of an “in-service” distribution (if you are eligible), as described on the next page. You may, however, receive a distribution of your Rollover Account at any time.

What constitutes a hardship distribution?
You may take a distribution from your account for a financial hardship. A hardship is a situation in which you incur an immediate and heavy financial need to help pay for:

- expenses related to medical care (that are not covered by insurance or otherwise reimbursed) incurred less than two years prior for you, your spouse or your dependents;
- costs directly related to the purchase of your principal residence, excluding mortgage payments;
- tuition, related educational fees, and room and board expenses for the next 12 months of post-secondary education for you, your spouse, your children, or your other dependents;
- amounts necessary to prevent eviction from your principal residence or foreclosure on the mortgage for your principal residence; or
- funeral or burial expenses for your deceased parent, your spouse, your children, or other dependents.

Are there any other limits with respect to a hardship distribution?
Yes. You may request a distribution only for the amount necessary to satisfy one of the hardship needs listed above. The distribution cannot exceed the amount of your financial need, plus any amount necessary to pay federal, state or local taxes, or penalties as a result of the distribution. The minimum amount of a hardship distribution is $1,000 or the total balance in your Employer Contribution Account, if less.

You may take two hardship distributions in any rolling 12-month period. For example, if you took a hardship distribution on December 15, 2015 and another on February 1, 2016, the earliest you could take another hardship distribution would be December 16, 2016.
**What is an in-service distribution?**

An in-service distribution is a withdrawal you make from your account for reasons other than a hardship, as described on the previous page. The Plan allows you to take in-service distributions from your account in the following circumstances:

- You may request an in-service distribution of all or any portion of your Rollover Account at any time.
- If you are over age 59½, you may request an in-service distribution of up to 100% of your account balance.
- If you are under age 59½, you may request an in-service distribution of all or any portion of your account, except employer contributions made to your account during the 24 months preceding the date of distribution.

**FOR EXAMPLE**

*Say your application is received by the Fund Office on April 1, 2016.*

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance as of April 1, 2016</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Subtract employer contributions during the prior 24 months</td>
<td>-$7,000.00</td>
</tr>
<tr>
<td><strong>Amount eligible for distribution</strong></td>
<td><strong>$3,000.00</strong></td>
</tr>
</tbody>
</table>

The Supplemental Retirement Plan is intended to help you be financially prepared for your retirement years. Accordingly, the rules governing in-service distributions are restrictive and conservative. Because the amount of any previous distributions reduces the amount available for this type of distribution, you may not qualify for this type of distribution. *For example:*

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance as of April 1, 2016</td>
<td>$6,000.00</td>
</tr>
<tr>
<td>Subtract employer contributions during the prior 24 months</td>
<td>-$7,000.00</td>
</tr>
<tr>
<td><strong>Amount eligible for distribution</strong></td>
<td><strong>0</strong></td>
</tr>
</tbody>
</table>

**Are there any limitations on how often I may take an in-service distribution?**

Yes. You may request only one in-service distribution during any rolling 12-month period.

**How will my in-service distribution be paid?**

Your in-service distribution will be paid in a lump sum. The Plan Administrator is required to withhold 20% of your withdrawal for federal income taxes. Distributions are subject to applicable federal and state income taxes. Additionally, your in-service distribution may be subject to a 10% federal excise tax for early distribution before age 59½ and a state penalty tax. You may be exempt from the federal excise tax if you terminate employment after attaining age 55. (Hardship distributions are not eligible for direct rollover and are not subject to mandatory 20% withholding.)

Because there may be tax consequences involved in taking a distribution from the Plan, you are strongly urged to carefully review the “Special Tax Notice Regarding Plan Payments” and to consult your tax advisor if you have questions.
Assignment of Benefits/QDRO

If I owe money, can I sign over the rights to my account?

No. You may not sell, assign, pledge or transfer your benefits under the Plan before you receive them. In general, your Plan account is not subject to garnishment, execution, levy or other legal process by your creditors. However, there is an exception to this rule for alimony, child support or other payments to a spouse, former spouse, child or other dependent required under a qualified domestic relations order (QDRO). Also, tax levies may access your account.

Usually a QDRO relates to the settlement agreement in the case of a divorce or child support. If you are subject to a QDRO requiring all or part of your benefit to be paid to an “alternate payee” (as defined in ERISA), the Plan must follow the requirements of the QDRO. The Retirement Benefits Department will promptly notify you and each alternate payee if the Plan receives a domestic relations order and of the Plan’s procedures for determining whether or not a domestic relations order is a QDRO.

For more information about QDROs, a copy of the Plan’s QDRO procedures, and a copy of the Plan’s sample QDRO (free of charge), contact the Retirement Benefits Department or visit www.crccbenefits.org.

Denial of Benefits and Appeals Procedures

Are the denial and appeal procedures the same for all benefits?

Although the basic procedures are the same for all benefits, the applicable time frames for disability-related applications are different from those for other benefits.

When and how do I file an application for benefits?

An application (or claim) is a request for Plan benefits. You (or your authorized representative who is designated as holding Power of Attorney in such matters) may make an application for Plan benefits when you are eligible for a distribution from the Plan. The authorization for a representative to act on your behalf must meet Plan guidelines. If you have an authorized representative, the Trustees will direct all claims information and notifications to your authorized representative.

To file an application for Plan benefits, obtain the appropriate form from John Hancock by visiting www.mylife.jhrps.com or calling 855-312-CRCC (855-312-2722). Send the completed form and any required supporting documentation to the Retirement Benefits Department as outlined on the form. The Plan Administrator will make claim determinations in accordance with the Plan’s claims procedures and apply Plan provisions consistently.

How will I know if my non-disability application for benefits is denied?

If your application for benefits is denied, the Retirement Benefits Department will send you notice of the denial in writing within 90 days of the date the application is received. If the Trustees need an extension of time to make a decision, within a 90-day period the Fund Office will mail you a notice that:

• explains the special circumstances requiring a delay in the decision; and
• sets a date, no later than 180 days after your application was initially received, of when you can expect to receive a final decision.

You may assume your application was denied and you may appeal the denial if you do not receive any notice from the Plan within the 90-day period, or if you do not receive a notice of a delayed decision within the 90-day period.
How will I know if my disability application for benefits is denied?

For disability-related applications, the Retirement Benefits Department will send you a notification about the decision on your application for benefits by mail within 45 days of the date that the Fund Office received your application for benefits. If the Trustees need additional information to make a decision regarding your application, they will send you a notice in writing of the additional information required. You will have at least 45 days to provide the requested additional information. The Trustees’ 45-day deadline for making a decision on your application is suspended while the Trustees wait for the additional information from you. If you do not provide the requested additional information, the Trustees will deny your application 30 days after the deadline you were given to provide the requested additional information.

The Trustees may determine that an extension of time is necessary to make a decision about your application and may take two extensions of time for 30 days in each such case. You will be sent a notice that the Trustees need an extension of time before the end of the initial 45-day period if the first extension is required and before the end of the additional 30-day period if the second extension is required.

What if my application for benefits (non-disability or disability) is denied?

If your application for benefits is denied in whole or in part, you will be sent a written notice that will:

- contain the specific reason(s) for the decision;
- specifically refer to Plan provisions on which the decision is based;
- notify you of any additional information needed to reconsider your application (if applicable), and explain why the information is needed;
- include a copy of the scientific or clinical judgment for disability-related applications denied on the basis of a medical judgment made by the Plan, including the identity of the medical expert that made the judgment (if applicable);
- notify you of the Plan’s appeal procedures, including the steps to be taken to appeal and the applicable time limits for each such step;
- notify you of your right to have an attorney or other individual represent you (provided that you authorize the representation in writing and send a copy of the authorization to the Fund Office);
- notify you of your (or your representative’s) right to access and copy (free of charge) all documents, records and other information relevant to your application for benefits; and
- notify you of your right to bring a civil action within 12 months under ERISA section 502(a) if your appeal is denied.
How do I appeal a claim that has been denied?

If your application has been denied in whole or in part, you (or your authorized representative) have the right to appeal for a full and fair review of the denial decision. You may appeal a denial decision by submitting an appeal request to the Appeals Committee of the Board of Trustees. You will receive a full and fair review of the determination. You may include any issues, comments, statements or documents that you wish to provide with your written appeal. Submit your appeal request to:

**Chicago Regional Council of Carpenters Supplemental Retirement Plan**

Appeals Committee
12 East Erie Street
Chicago, Illinois 60611
Attention: Retirement Benefits Department

You must submit your request for an appeal in writing. For non-disability applications, the Retirement Benefits Department must receive your request for an appeal within 90 days of the date of the denial notice. For disability-related applications, the Retirement Benefits Department must receive your request for an appeal within 180 days from the date of the denial notice. If you fail to file a written request for an appeal within these time frames, the Plan will consider you to have waived your right to appeal.

Your appeal request should include the specific reasons why you believe the denial was improper. You may submit any additional documents you feel relate to your appeal, as well as submitting written issues and comments.

Upon request, and free of charge, you or your authorized representative may have reasonable access to, and copies of, all documents, records and other information relevant to your claim for benefits. A document, record or other information shall be considered relevant to your claim if the document, record, or other information:

- was relied upon in making the benefit determination;
- was submitted, considered, or generated in the course of making the benefit determination, without regard to whether such document, record, or other information was relied upon in making the benefit determination; or
- demonstrates compliance with the administrative processes and safeguards required in making the benefit determination.

The review on appeal will consider all comments, documents, records and other information submitted by you or your authorized representative, without regard to whether such information was submitted or considered in the initial benefit determination.

What happens after my request for appeal is received?

You will be sent a letter acknowledging receipt of your appeal request.

The Trustees have appointed an Appeals Committee to review and take action on appeals. The Appeals Committee shall meet at least quarterly to render a determination on appeals received since the prior meeting, provided any appeal filed within the 30-day period preceding a meeting shall be decided at the next meeting. The Appeals Committee will make a decision on review no later than the date of the meeting of the Appeals Committee which immediately follows the Administrator’s receipt of a request for review, unless the request for review is filed less than 30 days before the date of such meeting. If the request for review is filed less than 30 days before a scheduled meeting, a decision may be made no later than the date of the second meeting following the Administrator’s receipt of the request for review. If special circumstances require a further extension of time for processing, a decision shall be rendered not later than the third meeting of the Appeals Committee following the Administrator’s receipt of the request for review.
If such an extension of time for review is required because of special circumstances, the Administrator will provide the claimant with written notice of the extension before the extension begins. The notice must describe the special circumstances and the date as of which the benefit determination will be made. The Administrator will notify the claimant of the benefit determination as soon as possible, but not later than five business days after the benefit determination is made.

The Fund Office will send you a notice of the Appeals Committee determination by mail as soon as possible following the Appeals Committee meeting, but no later than five business days after the Appeals Committee makes a decision.

If your appeal for benefits is wholly or partially denied, you will receive a written notice or electronic notice that will:

- describe the specific reason(s) for the denial;
- refer to specific Plan provisions on which the denial is based;
- describe your right, upon request and free of charge, to have reasonable access to, and copies of, all documents, records and other information relevant to your benefits claim; and
- state your right to bring a civil action within 12 months under section 502(a) of ERISA following a denial on review.

**The Appeals Committee’s decision on an appeal is binding on all parties to the decision. No legal action may begin until you have exhausted all of the Plan appeal procedures.** However, legal action against the Plan may not be commenced more than 12 months after the Plan Administrator notifies you of the determination on appeal.

**Who is authorized to interpret the Plan and make benefit eligibility decisions?**

The Board of Trustees, as the Plan Administrator, is responsible for these functions. However, the Trustees have delegated some of these responsibilities to other entities or individuals (e.g., the Appeals Committee, Fund Office representatives). Benefits under the Plan will be paid only if the Trustees (or their delegate) decide in their discretion that the applicant is entitled to them.
Important Facts About the Plan

1. **Name of Plan.** The Plan is known as the Chicago Regional Council of Carpenters Supplemental Retirement Fund. The Plan was formerly known as the Chicago Regional Council of Carpenters Pension Fund Supplemental Annuity Plan and the Chicago District Council of Carpenters Supplemental Annuity Plan, and was part of the Chicago Regional Council of Carpenters Pension Fund.

2. **Board of Trustees.** A Board of Trustees is responsible for the operation of this Plan. The Board of Trustees consists of an equal number of representatives selected by the Employer Associations and the Regional Council that have entered into collective bargaining agreements that relate to this Plan. As of October 1, 2015, the Trustees of this Plan are:

   **UNION TRUSTEES**
   
   Frank T. Libby  
   Chicago Regional Council of Carpenters  
   12 East Erie Street  
   Chicago, IL 60611

   Jeffrey Isaacson  
   Chicago Regional Council of Carpenters  
   12 East Erie Street  
   Chicago, IL 60611

   Keith Jutkins  
   Chicago Regional Council of Carpenters  
   12 East Erie Street  
   Chicago, IL 60611

   Joseph Pastorino  
   Carpenters Local Union #181  
   7432 West Grand Avenue  
   Elmwood Park, IL 60707

   Thomas E. Ryan, Jr.  
   Carpenters Local Union #13  
   300 South Ashland Avenue, Rm. 102  
   Chicago, IL 60607

   **MANAGEMENT TRUSTEES**
   
   J. David Pepper  
   Pepper Construction Company  
   643 North Orleans Street  
   Chicago, IL 60610

   Paul R. Hellerman  
   Bulley & Andrews, LLC  
   1755 West Armitage Avenue  
   Chicago, IL 60622

   Keith Jutkins  
   Chicago Regional Council of Carpenters  
   12 East Erie Street  
   Chicago, IL 60611

   Gerald W. Thiel, Jr.  
   G.W. Thiel, Inc.  
   2872 Corporate Parkway  
   Algonquin, IL 60102

   Mike Forest  
   RB Construction, Inc.  
   600 N. Villa Avenue  
   Villa Park, IL 60181-1711

   Kevin Geshwender  
   Berglund Construction  
   8410 S. Chicago  
   Chicago, IL 60617

To contact the Board of Trustees, use the address and telephone number below:

**Chicago Regional Council of Carpenters Supplemental Retirement Plan**

Attention: Fund Administrator  
12 East Erie Street  
Chicago, Illinois 60611  
Telephone: **312-787-9455**
3. **Plan Sponsor and Administrator.** The Board of Trustees is both the Plan Sponsor and the Plan Administrator. The Plan Administrator has discretionary authority in interpreting the Plan. The Plan Administrator’s duties include deciding eligibility questions, determining a person’s right to a benefit, the amount of benefit payment and interpreting other Plan provisions. The Plan Administrator also prepares, distributes and files legally required reports and other information. The Plan Administrator has delegated certain ministerial administrative duties to other organizations and individuals who work in the Fund Office.

4. **Identification Numbers.** The number assigned to this Plan by the Board of Trustees pursuant to instructions of the Internal Revenue Service is 001. The number assigned to the Board of Trustees by the Internal Revenue Service is 80-0636673.

5. **Agent for Service of Legal Process.** The Plan’s Administrator is the Plan’s agent for service of legal process. Accordingly, if legal disputes involving the Plan arise, any legal documents should be served upon the Plan Administrator at 12 East Erie Street, Chicago, Illinois 60611. Additionally, service of legal process may be made upon any individual Trustee at the addresses shown on the prior page.

6. **Recordkeeper.** John Hancock Retirement Plan Services is the Plan’s recordkeeper.

7. **Collective Bargaining Agreements and Other Written Agreements.** This Plan is maintained according to collective bargaining agreements between the Employer Associations and the Regional Council, as well as collective bargaining agreements between employers and the Regional Council or participation agreements between the Board of Trustees and other parties. The Fund Office will provide you, upon written request, information as to whether a particular employer is contributing to the Plan on behalf of employees working under collective bargaining agreements or other written agreements.

8. **Source of Contributions.** The benefits described in this booklet are provided through employer contributions. The provisions of the collective bargaining agreements or other written agreements determine the amount of employer contributions and the employees on whose behalf contributions are made.

9. **Supplemental Retirement Plan's Assets.** The Board of Trustees holds all assets in a trust for the purpose of providing benefits to eligible participants and defraying reasonable administrative expenses.

10. **Plan Year.** The Plan keeps separate records for each Plan Year. A Plan Year begins on October 1 and ends on September 30.

11. **Type of Plan.** The Plan is a defined contribution profit-sharing plan maintained for the purpose of providing retirement benefits to eligible participants. The amount of money you receive from the Plan depends on the amount of contributions allocated to your account and the investment gains and losses in your Plan account. The Plan does not guarantee a benefit amount. Benefits are not insured by the Pension Benefit Guaranty Corporation, a Federal corporation created to protect defined benefit retirement plans.

12. **Eligibility and Benefits.** The type of benefits provided and the Plan’s requirements with respect to eligibility as well as circumstances that may result in disqualification, ineligibility, or denial or loss of any benefits are fully described in this booklet.

13. **Rights and Responsibilities.** As someone who is eligible for benefits from this Plan, you should be aware of the fact that the Plan pays benefits according to its provisions out of a Trust Fund used solely for that purpose. If you have any questions or problems as to benefit payments, you have the right to get answers from the Trustees who administer the Plan.

14. **Plan Termination.** The Plan account of each affected participant will continue to be 100% vested if the Plan terminates. After the Plan terminates, payments will be limited to the assets in the Plan’s Trust Fund and additional contributions to the Trust Fund will not be required.

15. **Employment Not Guaranteed.** The Plan does not constitute a contract of employment. Every employee remains subject to discharge without regard to his or her participation in the Plan.
16. **Incompetency.** In the event you are unable to take care of your affairs, the Trustees may pay your benefits to your legal guardian or representative. Any payment that the Trustees make in good faith pursuant to this provision completely discharges the Plan from any liability to you or your beneficiary.

**Statement of Rights Under the Employee Retirement Income Security Act of 1974**

As a participant in the Chicago Regional Council of Carpenters Supplemental Retirement Fund, you are entitled to certain and protections under the Employee Retirement Income Security Act of 1974 (“ERISA”). ERISA provides that all Plan participants are entitled to certain rights, as outlined in the following information.

**Receive Information About Your Plan and Benefits**

You have a right to:

- Examine, without charge, at the Plan’s administrative office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts, 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 Employee Benefits Security Administration (EBSA).

- Obtain copies of all documents governing the operation of the Plan, including collective bargaining agreements, a copy of the latest annual report (Form 5500 series) and an updated summary plan description upon written request to the Plan Administrator. The Plan 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 the Plan’s annual financial report.

- Receive a quarterly benefit statement, indicating the amounts credited to your Plan account and other important information regarding your Plan account. The Plan Administrator is required by law to furnish each participant with a quarterly benefit statement. The Plan must provide the statement free of charge.
**Prudent Action 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 terminate your employment 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 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. However, you may not begin any legal action, including proceedings before administrative agencies, until you have followed and exhausted the Plan’s claims and appeals procedures.

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 Plan Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, and you have exhausted the Plan’s claims procedure, you may file suit in a state or federal court (within certain time limits). In addition, if you disagree with the Plan’s decision or lack thereof concerning the qualified status of a domestic relations order and you have exhausted the Plan’s claims procedure, you may file suit in federal court (within certain time limits). 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 cost and legal fees. If you are successful, the court order 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 the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you should need assistance in obtaining documents from the Plan Administrator, you should contact the Employee Benefits Security Administration (EBSA) at:

**National Office:**
Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210
866-444-3272

**Nearest Regional Office:**
Employee Benefits Security Administration
Chicago Regional Office
200 West Adams Street, Suite 1600
Chicago, IL 60606
312-353-0900

For more information on your rights and responsibilities under ERISA, contact the EBSA by email by going through the appropriate prompts at askebsa.dol.gov or by visiting their website at www.dol.gov/ebsa.
Definitions
The following abbreviated definitions of terms used throughout this SPD may be helpful in understanding the benefits the Plan provides and your rights under the Plan.

**Account**
When you become a Plan participant, an account in the Plan is established in your name. This account is the record of your interest in the Trust Fund, which holds the assets of the Plan. Your account is divided into the following subaccounts:
- Employer Contribution Account; and
- Rollover Account

**Covered Employment**
If you work for an employer who is required to contribute to the Plan for the hours you work on a job covered by a collective bargaining agreement with the Regional Council or other written agreement, you are considered working in covered employment.

**Employee**
If you work for an employer who is required to pay contributions to the Plan for hours you work on a job in accordance with a collective bargaining agreement or other written agreement providing for such contributions, you are an employee under this Plan.

**Employer**
If the employer you work for is required to contribute to the Plan in accordance with a collective bargaining agreement or other written agreement providing for such contributions, your employer is considered to be an employer under this Plan.

**Employer Associations**
When reference is made to the Employer Associations, it means the Mid-America Regional Bargaining Association, the Residential Construction Employers Council or another employer association that has entered into an agreement with the Regional Council requiring contributions to the Plan.

**ERISA**

**Fund Office**
The Plan’s administrative offices located at 12 East Erie Street, Chicago, Illinois 60611.

**Hour of Service**
An hour of service means each hour for which you are paid or entitled to be paid by your employer.

**Pension Plan or Other Similar Industry Pension Fund**
The Chicago Regional Council of Carpenters Pension Plan, a defined benefit pension plan, or another similar industry defined benefit pension fund.

**Plan**
The Chicago Regional Council of Carpenters Supplemental Retirement Fund as described in the Plan document, and any other written document, including this booklet, designated by the Trustees as constituting part of the Plan and may be amended by the Board of Trustees pursuant to the provisions of the Trust Agreement.

**Regional Council**
Reference made to the Regional Council means the Chicago Regional Council of Carpenters, United Brotherhood of Carpenters and Joiners of America. The Regional Council was formerly known as the Chicago District Council of Carpenters, United Brotherhood of Carpenters and Joiners of America.

**Vesting**
Vesting is the term used to describe what portion of your Plan account is nonforfeitable (that is, cannot be lost when you terminate employment). Your entire interest in the Plan is always fully vested (nonforfeitable).