

United Association National Pension Fund Reciprocity

July 2021

The United Association National Pension Fund (UANPF) (formerly known as the Plumbers and Pipefitters National Pension Fund) performs money-follows-the-man reciprocity as a fund signatory to the United Association Pension Fund Reciprocal Agreement. To aid traveling members whose situations are not covered by money-follows-the-man reciprocity, the UANPF is also signed to the optional pro rata/partial pension addendum to the money-follows-the-man reciprocal agreement.

Money-Follows-the-Man Reciprocity – The UANPF strongly adheres to the United Association’s consistent endorsement of full money-follows-the-man reciprocity. The UANPF would like to have a money-follows-the-man reciprocal relationship with every United Association defined benefit and defined contribution pension plan in the United States.

Cross Border Reciprocity with Canada – Since neither Canadian nor U.S. governmental authorities endorse cross border pension reciprocity, the United Association has set-up a system where one pension fund in each country is the “home” pension fund for traveling members from the other country. This will help ensure that contributions made to a number of different “cross border” pension funds result in the payment of a pension benefit for the traveler and does not result in permanent breaks-in-service in a few different “foreign” pension funds for the traveling cross border member.

Since October 2004, the UANPF has been the home pension fund for Canadian travelers temporarily working in the United States (whether or not they are working in a local union jurisdiction covered by the UANPF). Since that same date, the UA Canadian Pipeline Industry National Pension Trust Fund has been the home pension fund for U.S. travelers temporarily working in Canada. Upon reaching retirement age, and otherwise attaining eligibility and applying for a pension benefit from the pertinent “cross border” home pension fund, cross border travelers will receive a pension benefit from that “cross border” home pension fund for at least their October 2004 and subsequent work for which contributions are received, and retained, by the “cross border” pension fund on their behalf.

Eligibility for a benefit from the “cross border” home pension fund is done by recognizing both the participant’s hours of contributory service in his home pension fund in his home country and his “cross border” home pension fund combined, under that “cross border” plan’s rules. If a cross border traveler has at least 150 hours of service credit or contributory hours in his home pension fund and has at least 150 hours of contributions in his “cross border” home pension fund, he will be covered by the pro rata/partial pension addendum (although he must meet the qualifications

for vesting and eligibility in the “cross border” pension fund using hours from both funds).

The following Canadian local funds are signed to the optional pro rata/partial pension agreement with the United Association National Pension Fund (UANPF), which allows the UANPF to recognize both funds hours on behalf of Canadian travelers. If you are a Canadian traveler who has worked in the United States since October 2004, you should:

- Make sure your home Canadian pension fund is signed to the optional pro rata/partial pension agreement with the UANPF; and
- Make sure that all of the pension contributions made on your behalf in the United States have been reciprocated from the visited U.S. pension fund to the UANPF on your behalf.

U.S. Travelers Working in Canada since October 2004 –In this situation the Canadian Pipeline Industry National Pension Trust Fund is your home pension fund in Canada for all pension contributions made on your behalf for work performed in Canada. Please check with that fund to make sure that:

- Your home U.S. defined benefit pension fund(s) is signed to a pro rata/partial pension agreement with the Canadian Pipeline Industry National Pension Fund; and
- The visited Canadian pension fund has forwarded pension contributions to the Canadian Pipeline Industry National Pension Fund on your behalf.

Prior to October 2004, some pension funds in Canada and the United States had money-follows-the-man reciprocal agreements. Check with your home pension fund and the visited pension fund(s) in the other country to check on the status of any of these pension contributions.

**Canadian Pension Funds Signatory to the United Association National Pension Fund
Reciprocal Agreement Pro Rata/Partial Pension Agreement for Canadian Travelers**

Local	Fund Name	Effective Date	Location
46	UA Local 46 Pension Trust Fund	11/01/2004	Toronto, Ontario
46	UA Local 46 Low Rise Pension Trust Fund	11/01/2004	Toronto, Ontario
56	Local 56 Pension Fund	12/09/2019	Halifax, Nova Scotia
67	UA Local 67 Pension Fund	02/01/2006	Hamilton, Ontario
71	Local 71 Pension Fund	11/01/2004	Ottawa, Ontario
170	Plumbing & Pipefitting Workers Local 170 Pension Fund	01/01/2006	Vancouver, British Columbia
179	Saskatchewan Piping Industry Pension Trust Fund	01/10/2006	Regina, Saskatchewan
244	UA Local 244 Plumbers & Pipefitters Pension Fund	10/01/2004	Antigonish, Nova Scotia
324	Victoria Mechanical Industry Pension Plan Fund	12/10/2004	Victoria, British Columbia
463	UA Local 463 Pension Plan Trust Fund	02/07/2006	Oshawa, Ontario
488	Edmonton Pipe Industry Pension Trust Fund	10/01/2004	Edmonton, Alberta
496	Calgary District Pipe Trades Pension Fund	04/17/2006	Calgary, Alberta
527	Plumbers and Steamfitters Local 527 Pension Plan	11/01/2004	Kitchener, Ontario
593	UA Local 593 Health and Welfare Pension Trust Fund	05/19/2005	London, Ontario
628	UA Local 628 Plumbing & Pipefitting Pension Trust Fund	10/21/2005	Thunder Bay, Ontario
663	U.A. Local 663 Plumbers & Pipefitters Plan	12/01/2004	Sarnia, Ontario
682	Local 682 Pension Fund	11/01/2004	Halifax, Nova Scotia

<u>Local</u>	<u>Fund Name</u>	<u>Effective Date</u>	<u>Location</u>
721	Local 1432 IBEW and 721 Plumbers Pipefitters Benefit & Pension Plan Trust Funds	04/25/2005	Charlottetown, Prince Edwards
740	UA Local 740 Pension Trust Fund	11/20/2019	St Johns, Newfoundland & Labrador
46, 56, 170, 254, 325, 488, 56, 213, 325, 740	Canadian Pipeline Industry National Pension Trust Fund	10/01/2004	Toronto, Ontario
	New Brunswick Pipe Trades Shared Rick Pension Plan	12/01/2019	Fredericton, New Brunswick

Money-Follows-the-Man Reciprocal Listing – The following listing shows all of the U.A. pension funds in the United States which are signed to the United Association Pension Fund Reciprocal Agreement and which was created in 2003. The effective date noted for these agreements, however, is the first date that the UANPF and the local fund became reciprocal. These dates usually pre-date the start of the multi-party United Association Pension Fund Reciprocal Agreement.

If the local pension fund has been merged with other pension funds, there may be different dates the reciprocal agreements became effective for the former pension funds.

Local Unions that have a Local Pension Fund Signatory to the United Association Reciprocal Agreement

Local	Location	Plan Types	Effective Date of Original Reciprocal Agreement
5	Washington, DC	Defined Contribution	08/01/2003
6	Rochester, MN	Defined Contribution	08/01/1980
7	Albany, NY	Defined Benefit	06/01/1978
7	Albany, NY	Defined Contribution	01/01/2004
8	Kansas City, MO	Defined Benefit	11/01/1975
8	Kansas City, MO	Defined Contribution	12/01/1999
9	West Trenton, NJ	Defined Benefit	07/01/1977
10	Richmond, VA	Defined Contribution	08/01/2003
11	Duluth, MN	Defined Benefit	01/01/1982
11	Duluth, MN	Defined Contribution	01/01/2004
11	Fargo, ND (former local 126)	Defined Contribution	01/01/2004
12	Boston, MA	Defined Benefit	01/01/1975
12	Boston, MA	Defined Contribution	06/01/2004
13	Rochester, NY	Defined Benefit	08/01/1977
13	Rochester, NY	Defined Contribution	10/31/2003
16	Omaha, NE	Defined Benefit	06/01/1979
16	Omaha, NE	Defined Contribution	01/01/2004 – 05/27/2008
17	Memphis, TN	Defined Benefit	01/01/1979
17	Memphis, TN	Defined Contribution	04/01/2019
21	Yonkers, NY	Defined Benefit	01/01/1977
21	Yonkers, NY	Defined Contribution	10/01/2004
22	Buffalo, NY	Defined Benefit	Varied
22	Buffalo, NY	Defined Contribution	10/17/2003
23	Rockford, IL	Defined Benefit	06/01/1979
23	Rockford, IL	401(k)	01/01/2021
24	Newark, NJ	Defined Benefit	01/01/1982
25	Rock Island, IL	Defined Benefit	06/01/1979
25	Rock Island, IL	Defined Contribution	05/01/2017
27	Pittsburgh, PA	Defined Benefit	01/01/1975
27	Pittsburgh, PA	Defined Contribution	01/01/2009
33	Des Moines, IA	Defined Benefit	06/01/1979
38	San Francisco, CA	Defined Benefit	11/01/2004 – 01/31/2015 07/30/2015

Local	Location	Plan Types	Effective Date of Original Reciprocal Agreement
38	San Francisco, CA	Defined Contribution	11/01/2004 – 01/31/2015 09/01/2019
42	Norwalk, OH	Defined Benefit	11/01/1981
43	Chattanooga, TN	Defined Benefit	06/01/1976
45	St. Joseph, MO	Defined Benefit	06/01/1979
50	Toledo, OH	Defined Benefit	01/01/1978
51	East Providence, RI	Defined Benefit	Varied
51	East Providence, RI	Defined Contribution	11/01/2003
52	Montgomery, AL	Defined Benefit	01/01/1979 – 01/31/1988
52	Montgomery, AL	Defined Contribution	01/01/1979
55	Cleveland, OH	Defined Benefit	01/01/1974
55	Cleveland, OH	Defined Contribution	05/01/2006
60	New Orleans, LA	Defined Benefit	01/01/1979
60	New Orleans, LA	Defined Contribution	09/01/2003
63	Peoria, IL	Defined Benefit	06/01/197
63	Peoria, IL	Defined Contribution	05/01/2018
67 ¹	Hamilton, Ontario, CAN	Defined Benefit	01/01/1986 – 09/30/2004
68	Houston, TX	Defined Contribution	10/01/1985
72	Atlanta, GA	Defined Benefit	01/01/1979
72	Atlanta, GA	Defined Contribution	11/01/2003
73	Oswego, NY	Defined Benefit	Varied
73	Oswego, NY	Defined Contribution	08/01/2003
74	Wilmington, DE	Defined Benefit	01/01/1994
83	Wheeling, WV	Defined Benefit	01/01/1981
83	Wheeling, WV	Defined Contribution	11/01/2004 – 01/01/2006 11/01/2008
85	Saginaw, MI	Defined Benefit	01/01/1977
85	Saginaw, MI	Defined Contribution	06/01/2016
91	Birmingham, AL	Defined Benefit	05/01/1981
91	Birmingham, AL	Defined Contribution	09/01/2001
94	Canton, OH	Defined Contribution	11/01/1981
98	Detroit, MI	Defined Benefit	01/01/1977
98	Detroit, MI	Defined Contribution	10/01/2003 – 06/05/2016
99	Bloomington, OH	Defined Benefit	01/01/1979
99	Bloomington, OH	Defined Contribution	01/01/2017
100	Dallas, TX	Defined Contribution	09/01/2004
101	Belleville, IL	Defined Benefit	01/01/1977
102	Knoxville, TN	Defined Benefit	06/01/1976
102	Knoxville, TN	Defined Contribution	10/31/2003
104	Springfield, MA	Defined Benefit	01/01/1983
104	Springfield, MA	Defined Contribution	01/01/2004
110	Norfolk, VA	Defined Contribution	10/08/2003
111	Escanaba, MI	Defined Benefit	01/01/1978
111	Escanaba, MI	Defined Contribution	04/01/2003
112	Binghamton, NY	Defined Benefit	01/01/1977
112	Binghamton, NY	Defined Contribution	12/01/2003
118	Racine, WI	Defined Benefit	01/01/1979
119	Mobile, AL	Defined Benefit	01/01/1984
120	Cleveland, OH	Defined Benefit	04/01/1974
120	Cleveland, OH	Defined Contribution	01/01/2005
123	Tampa, FL	Defined Benefit	Varied

Local	Location	Plan Types	Effective Date of Original Reciprocal Agreement
125	Cedar Rapids, IA	Defined Contribution	05/22/1986
130	Chicago, IL	Defined Benefit	07/01/1975
130	Chicago, IL	Defined Contribution	06/01/2014
131	Hooksett, CT	Defined Benefit	01/01/1976
131	Hooksett, CT	Defined Contribution	11/01/2003
136	Evansville, TN	Defined Contribution	01/01/1991
137	Springfield, IL	Defined Benefit	06/01/1979
137	Springfield, IL	Defined Contribution	04/01/2017
141	Shreveport, LA	Defined Contribution	08/01/2007
142	San Antonio, TX	Defined Benefit	09/01/1980
142	San Antonio, TX	Defined Contribution	01/01/2004
146	Fort Worth, TX	Defined Benefit	01/01/1977
149	Champaign, IL	Defined Benefit	04/01/1974
150	Augusta, GA	Defined Benefit	07/01/1981
150	Augusta, GA	Defined Contribution	10/17/2003
152	Morgantown, WV	Defined Benefit	01/01/1977
152	Morgantown, WV	Defined Contribution	01/01/2004
159	Martinez, CA	Defined Benefit	01/01/1978
159	Martinez, CA	Defined Contribution	05/01/2004
160	Carbondale, IL	Defined Contribution	01/01/1983
162	Dayton, OH	Defined Benefit	06/01/1979
162	Dayton, OH	Defined Contribution	10/01/2004 – 07/01/2005
			08/01/2014
166	Fort Wayne, IN	Defined Benefit	06/01/1979
166	Fort Wayne, IN	Defined Contribution	10/09/2003
168	Marietta, OH	Defined Contribution	02/01/2016
170 ¹	Burnaby, B.C., CAN	Defined Benefit	01/01/1988
172	South Bend, IN	Defined Benefit	01/01/1974
172	South Bend, IN	Defined Contribution	04/01/2012
174	West Michigan, MI	Defined Benefit	Varied
174	West Michigan, MI	Defined Contribution	11/01/2003
177	Brunswick, GA	Defined Contribution	07/01/1995
178	Springfield, MO	Defined Contribution	01/01/1993
184	Paducah, KY	Defined Contribution	01/01/1997
188	Savannah, GA	Defined Benefit	09/01/1980
188	Savannah, GA	Defined Contribution	08/01/2006
189	Columbus, OH	Defined Benefit	01/01/1974
189	Columbus, OH	Defined Contribution	09/16/2003
190	Ann Arbor, MI	Defined Benefit	01/01/1977
190	Ann Arbor, MI	Defined Contribution	08/01/2003
195	Nederland, TX	Defined Contribution	02/01/2005
198	Baton Rouge, LA	Defined Benefit	07/01/1978
198	Baton Rouge, LA	Defined Contribution	01/01/2004
200	Mineola, NY	Defined Benefit	Varied
200	Mineola, NY	Defined Contribution	12/14/2004
210	Hobart, IN	Defined Contribution	06/01/1979
211	Houston, TX	Defined Contribution	01/01/2004 – 05/14/2006
219	Akron, OH	Defined Benefit	07/01/1973
234	Jacksonville, FL	Defined Benefit	01/01/1982
247	Alexandria, LA	Defined Contribution	12/01/2019
248	Ashland, KY	Defined Benefit	01/01/1979

Local	Location	Plan Types	Effective Date of Original Reciprocal Agreement
248	Ashland, KY	Defined Contribution	06/01/2014
250 ²	Los Angeles, CA	Defined Benefit	01/01/1994
250 ²	Los Angeles, CA	Defined Contribution	01/01/1994
262	Juneau, AK	Defined Contribution	01/01/1982
267	Syracuse, NY	Defined Benefit	Varied
267	Syracuse, NY	Defined Contribution	10/01/2003
274	Jersey City, NJ	Defined Benefit	01/01/1977
286	Austin, TX	Defined Contribution	07/01/1994
290	Portland, OR	Defined Benefit	Varied
295	Daytona Beach, FL	Defined Benefit	07/01/1977
300	North/South Dakota	Defined Contribution	Varied
322	Winslow, NJ	Defined Benefit	04/01/1983
333	Lansing, MI	Defined Benefit	Varied
342	Oakland, CA	Defined Benefit	01/01/1978
342	Oakland, CA	Defined Contribution	01/01/1994
343	Vallejo, CA	Defined Benefit	01/01/1978
344	Oklahoma City, OK	Defined Contribution	08/11/2004
350	Reno, NV	Defined Benefit	08/01/2019
350	Reno, NV	Defined Contribution	07/01/1994
354	Latrobe, Pa	Defined Contribution	01/01/1977
357	Kalamazoo, MI	Defined Benefit	Varied
360	East St. Louis, IL	Defined Benefit	08/01/1984
360	East St. Louis, IL	Defined Contribution	07/01/2004
370	Flint, MI	Defined Benefit	03/01/1978
370	Flint, MI	Defined Contribution	11/01/2003
372	Tuscaloosa, AL	Defined Benefit	10/01/1979
373	Rockland County, NY	Defined Benefit	01/01/1974
373	Rockland County, NY	Defined Contribution	12/03/2004
392	Cincinnati, OH	Defined Benefit	01/01/1984
392	Cincinnati, OH	Defined Contribution	10/01/2019
393	San Jose, CA	Defined Benefit	06/01/1977
393	San Jose, CA	Defined Contribution	12/19/2003 – 06/30/2004
396	Boardman, OH	Defined Benefit	01/01/1974
396	Boardman, OH	Defined Contribution	07/01/2003
400	Appleton, WI	Defined Benefit	Varied
400	Kaukauna, WI	Defined Contribution	01/01/2005 – 05/31/2003
412	Albuquerque, MN	Defined Contribution	12/01/1997
420	Philadelphia, PA	Defined Benefit	01/01/1977
421	Charleston, SC	Defined Benefit	Varied
(former locals 227 & 470)			
421	Greenville, SC	Defined Benefit	01/01/2004
(former local 391)			
421	North Carolina	Defined Contribution	Varied
(former locals 96 & 785)			
434	Central/Western, WI	Defined Contribution	08/01/1988
439	East St. Louis, IL	Defined Benefit	08/01/1984
439	East St. Louis, IL	Defined Contribution	03/01/2004
440	Indianapolis, IN	Defined Contribution	11/01/2003
441	Frontenac, KS	Defined Contribution	10/01/2003
(former locals 165, 664, 763)			10/01/2003
(former local 171)			06/01/1991

Local	Location	Plan Types	Effective Date of Original Reciprocal Agreement
441	Wichita, KS (former local 171)	Defined Contribution	06/01/1991
447	Sacramento, CA	Defined Benefit	07/01/1975
447	Sacramento, CA	Defined Contribution	01/01/2004
449	Pittsburgh, PA	Defined Benefit	01/01/1984
452	Lexington, KY	Defined Benefit	11/01/1981
464	Omaha, NE	Defined Benefit	06/01/1979
464	Omaha, NE	Defined Contribution	05/29/1996
467	San Mateo, CA	Defined Benefit	01/01/1977
467	San Jose, CA	Defined Contribution	11/01/2003
475	Newark, NJ	Defined Benefit	09/01/1984
486	Baltimore, MD	Defined Benefit	Varied
489	Cumberland, MD	Defined Benefit	04/01/1984
489	Cumberland, MD	Defined Contribution	11/01/2003
495	Cambridge, OH	Defined Contribution	10/01/2003
502	Louisville, KY	Defined Benefit	02/01/2004
519	Miami, FL	Defined Benefit	01/01/1984
520	Harrisburg, PA	Defined Benefit	01/01/1977
520	Harrisburg, PA	Defined Contribution	01/01/2004
521	Huntington, WV	Defined Benefit	08/01/1979
521	Huntington, WV	Defined Contribution	07/01/2017
524	Scranton, PA	Defined Contribution	05/01/1981
525	Las Vegas, NV	Defined Benefit	01/01/1990
533	Kansas City, MO	Defined Benefit	06/01/1979
533	Kansas City, MO	Defined Contribution	06/01/1987
537	Boston, MA	Defined Benefit	01/01/1974
538	Johnson City, TN	Defined Contribution	01/01/2021
551	Herrin, IL	Defined Contribution	01/01/1984
553	Alton, IL	Defined Benefit	06/01/1979
553	Alton, IL	Defined Contribution	05/01/2004
562	St. Louis, MO	Defined Benefit	01/01/2004
562	St. Louis, MO	Defined Contribution	03/27/2014
565	Parkersburg, WV	Defined Contribution	08/01/2009
572	Nashville, TN	Defined Benefit	06/01/1976
572	Nashville, TN	Defined Contribution	07/01/2019
577	Portsmouth, OH	Defined Benefit	01/01/1977
577	Portsmouth, OH	Defined Contribution	10/01/2012
589	Hibbing, MN	Defined Benefit	06/01/1979
589	Hibbing, MN	Defined Contribution	05/01/1987 – 08/31/2016
597	Chicago, IL	Defined Benefit	06/01/1979
597	Chicago, IL	Defined Contribution	09/01/2003
598	Pasco, WA	Defined Contribution	06/01/2004
602	Washington, DC	Defined Benefit	12/01/1974
602	Washington, DC	Defined Contribution	04/24/2003
614	Memphis, TN	Defined Contribution	01/01/1979
630	West Palm Beach, FL	Defined Benefit	01/01/1979
636	Detroit, MI	Defined Benefit	01/01/1977
636	Detroit, MI	Defined Contribution	10/01/2003
638	New York City, NY (Metal Trades)	Defined Benefit	07/01/1993

Local	Location	Plan Types	Effective Date of Original Reciprocal Agreement
638	New York City, NY (Steamfitters)	Defined Benefit	01/01/1978
653	Centralia, IL	Defined Benefit	08/01/1983
671	Monroe, MI	Defined Contribution	01/01/1976
675	Honolulu, HI	Defined Benefit	01/01/1993
690	Philadelphia, PA	Defined Benefit	01/01/1977
690	Philadelphia, PA	Defined Contribution	01/01/2010
693	Barre, VT	Defined Benefit	01/01/1975
716	State of Maine	Defined Contribution	Varied
719	Broward County, FL	Defined Benefit	01/01/1976
725	Miami, FL	Defined Benefit	04/01/1977
725	Miami, FL	Defined Contribution	12/01/2003
760	Sheffield, AL	Defined Contribution	07/01/1998
773	Glen Falls, NY	Defined Benefit	01/01/1974
776	Lima, OH	Defined Benefit	08/01/1973
777	State of Connecticut	Defined Benefit	09/17/2003
782	Seaford, DE	Defined Benefit	01/01/1982
803	Orlando, FL	Defined Benefit	05/01/1981

¹ Bi-Party UANPF Reciprocal Agreement was terminated effective 9/30/2004, but was superseded by the Canadian fund signing the United Association Reciprocal Agreement.

² This represents Local #250 members participating in the Air Conditioning and Refrigeration funds. All other Local #250 members are represented by the Southern California Pipe Trades Funds.

United Association Regional/State Plans that are Signatory to the United Association Reciprocal Agreement

Plan Name and Locals Covered	Plan Type	Effective Date of Original Reciprocal Agreement
Alaska Plumbing and Pipefitting Industry Pension Fund (367, 375)	Defined Benefit	06/01/1975
Arizona Pipe Trades Trust Funds (469)	Defined Benefit	02/01/1979
Arizona Pipe Trades Defined Contribution Pension Trust Funds (469)	Defined Contribution	08/28/2003
Colorado Pipe Industry Annuity and Salary Deferral Trust Fund (3, 58, 145, 208)	Defined Contribution	05/20/2003
Idaho Plumbers and Pipefitters Pension Fund (41, 296, 648)	Defined Benefit	02/01/1979
Inland Refrigeration & Air Conditioning Retirement Fund (364, 398) ¹	Defined Benefit	04/23/2003
Indiana Pipe Trades Defined Contribution Pension Plan (157)	Defined Contribution	05/01/1996

Plan Name and Locals Covered	Plan Type	Effective Date of Original Reciprocal Agreement
National Automatic Sprinkler Industry (183, 268, 281, 314, 417, 483, 542, 550, 669, 692, 696, 699, 704, 709, 821)	Defined Benefit	06/01/1976
Sprinkler Industry Supplemental Pension Fund (183, 268, 281, 314, 483, 542, 669, 692, 696, 699, 709, 821)	Defined Contribution	11/01/2003
Oklahoma State Pipe Trades Annuity Fund (29, 91, 430, 706)	Defined Contribution	01/01/1989
Pipe Trades District Council #36 Pension Trust Fund (62, 228, 246, 442)	Defined Benefit	01/01/1979
Pipe Trades District Council #36 Pension Trust Fund (62, 228, 246, 442)	Defined Contribution	02/01/2004
Pipe Trades Pension Fund of Montana (30, 192, 459)	Defined Contribution	05/10/1994
Pipefitters Local Unions 502 and 633 Pension Trust Funds (includes former 107)	Defined Benefit	06/01/1978 01/01/1975
Pipeline Industry Pension Fund (798 and pipeline members of approximately 20 other UA locals)	Defined Benefit	07/01/1975
Pipeline Industry Pension Fund (798 and pipeline members of approximately 20 other UA locals)	Defined Contribution	06/01/2014
United Association National Pension Fund (includes 158 local unions)	Defined Benefit	03/17/2003
Refrigeration, Air Conditioning & Service Division (UA-NJ) Pension Fund (9, 274, 322, 475)	Defined Benefit	01/01/1992
Southeastern Pipe Trades Annuity Fund (010 (Former 491 Roanoke Mbrs only), 234)	Defined Contribution	10/10/2003
Southern California Pipe Trades Retirement Fund (78, 114, 230, 250, 345, 364, 398, 403, 460, 484, 582, 761) ¹	Defined Benefit	01/01/1987
Twin City Pipe Trades Pension Fund (15, 34, 455, 539)	Defined Benefit	01/01/1976
UA Local 63 and 353 Joint Pension Trust	Defined Benefit	06/01/1979
UA Local 343 and 355 Defined Contribution Plan	Defined Contribution	02/04/2004

Plan Name and Locals Covered	Plan Type	Effective Date of Original Reciprocal Agreement
UA Plumbers and Steamfitters 401(k) and Retirement Plan of Texas (100, 146, 404)	Defined Contribution	09/01/2004
Utah Pipe Trades Pension Trust Fund (140) ²	Defined Benefit	02/01/1981
Washington State Plumbing and Pipefitting Industry Pension Fund (26, 32, 44, 598)	Defined Benefit	11/01/1983
Western Washington UA Supplemental Pension Fund (26, 32, 44)	Defined Contribution	08/01/2004
Wisconsin Pipe Trades 401k Plan (118, 601)	Defined Contribution	12/01/2018

¹ Deconsolidation of Locals 364, 403, and 460 out of Local 409 effective 08/01/05. Local 409 was dissolved and the other locals returned to their original local union number and location.

² Locals 19, 57 and 348 consolidated into new Local 140 effective 03/01/05.

Local Unions that are primarily part of a non-UA Multi-Trade Fund that cannot be signed to the United Association Reciprocal Agreement but have remained signatory to the United Association National Pension Fund Reciprocal Agreement

Local	Fund Name	Location	Plan Types	Effective Date of Original Reciprocal Agreement
354	Building Trades Pension Fund of Western Pennsylvania	Latrobe, PA	Defined Benefit	01/01/1977
75, 601	The (Milwaukee) Building Trades United Pension Trust Fund	Milwaukee, WI and Vicinity	Defined Benefit	02/01/1977

Defined Benefit Fund/Defined Contribution Fund Money-Follows-the-Man Reciprocity – In the spirit of full money-follows-the-man reciprocity, the UANPF has always entered into money-follows-the-man reciprocal agreements with all other United Association pension funds willing to do so – whether they are defined contribution or defined benefit pension funds.

However, some defined contribution pension plans choose not to enter into a money-follows-the-man reciprocity relationship with defined benefit pension plans. In such

a case, and by definition, the UANPF is not reciprocal with those defined contributions plans that choose not to be reciprocal with it.

Only employer pension contributions are transferred under money-follows-the-man reciprocal agreements. Employee elective contributions, whether made into a 401(k) plan or another defined contribution pension plan, are not transferred to the National Pension Fund. Such employee elective contributions can be transferred from a visited 401(k) fund to a home 401(k) fund if both plans accept employee elective contributions.

A listing of defined contribution pension plans that have chosen not to reciprocate with defined benefit pension plans including the United Association National Pension Plan is listed below.

**Funds whose Defined Contribution Plan only reciprocal with other
Defined Contribution Plans (DC)**

<u>Fund Name</u>	<u>Locals Covered</u>	<u>Effective Date of DC to DC Reciprocity</u>	<u>Expiration Date of DC to DC Reciprocity</u>
Plumbers Local 55 Defined Contributions Retirement Plan	55	05/01/2006 *Only reciprocal with DC Funds that reciprocate to UANPF	
Local 73 Annuity Fund	73	08/01/2003	
Plumbers & Steamfitters Local #83 Retirement Fund	83	11/01/2008	
Plumbers and Steamfitters Local Union 102 414 (k) Annuity Fund	102	10/31/2003	12/31/2008
Plumbers Retirement Savings Fund Local 130 UA	130	10/20/2017	
Plumbers and Pipefitters Local 162 Retirement Savings Plan	162	10/01/2004	07/31/2014
Plumbers & Pipefitters Local 172 Voluntary 401(k) Plan	172	04/01/2012	
Pipefitters Local Union 195 Defined Contribution Fund	195	02/01/2005	03/31/2010
Pipefitters Local 211 Defined Contribution Retirement Plan	211	05/01/2006	

<u>Fund Name</u>	<u>Locals Covered</u>	<u>Effective Date of DC to DC Reciprocity</u>	<u>Expiration Date of DC to DC Reciprocity</u>
Plumbers and Steamfitters Local 440 Defined Contribution Plan	440	11/01/2003	09/30/2005
Steamfitters Local No. 449 Retirement Security Plan	449	07/22/2003	
Plumbers & Steamfitters Local 400 & MCA of NC WI Profit Sharing/401(k) Plan	400	01/01/2005	
Plumbers and Steamfitters Local 486 Severance & Annuity 401 (k) Fund	486	08/01/2003	
Plumbers and Pipefitters Local 553 Supplemental Retirement Trust Fund	553	05/01/2004	12/31/2015
Steamfitters Local Union 602 Retirement Savings Plan	602	04/23/2003 * Only reciprocal with these DB Plans: UANPF, 300 DB and 391 DB	
UA Local #393 Annuity Fund	393	12/19/2003	
UA Local 693 Defined Contribution Plan	693	04/30/2003	
United Association Plumbers Local 773 Annuity Plan	773	11/01/2003	
UA Plumbers and Steamfitters 401(k) and Retirement Plan of Texas	100, 146, 404	09/01/2004	
Connecticut Pipe Trades Local 777 Annuity Fund	777	09/17/2003	
Sprinkler Industry Supplemental Pension Fund	183, 268, 281, 314, 483, 542, 669, 692, 696, 699, 704, 709, 821	11/01/2003	
Southern California Pipe Trades Defined Contribution Fund	78, 114, 230, 250, 345, 364, 398, 403, 460, 484, 582, 761	04/23/2003	

Fund Name	Locals Covered	Effective Date of DC to DC Reciprocity	Expiration Date of DC to DC Reciprocity
Twin City Pipe Trades Supplemental Pension Fund	6, 11, 15, 34, 417, 455, 539, 589	12/03/2003	
Western Washington UA Supplemental Pension Plan	26, 32, 44	08/01/2004	

Optional Pro Rata/Partial Pension Addendum – Since 1990, the UANPF has been entering into an optional pro rata/partial pension addendum with any other United Association pension funds that wished to sign such an addendum. This addendum covers situations not covered by money-follows-the-man reciprocity such as:

- Time periods prior to the commencement of money-follows-the-man reciprocity; and
- Situations where a member transfers local union membership (and/or division and trades), and thus home pension fund(s), without becoming vested in one, or more, of the pension funds associated either with the previous local union and/or UA division, trade and skill he belonged to and/or the new local union and/or division, trade or skill to which he belongs.

In general, the pro rata/partial pension addendum is used to cure breaks-in-service and/or make an individual, who has pension credit in two or more funds, vested and/or eligible in the pension fund(s) when he would not otherwise be vested/eligible for a pension benefit without use of this addendum. The pro rata/partial pension addendum (except for the cross border addenda) generally requires that individuals have at least one future service pension credit in each signatory fund. An individual must also not have been receiving a pension benefit from any UA pension fund prior to when the applicable pension fund, from which he would like to receive a pro rata/partial pension benefit, signed this pro rata/partial pension addendum. Each pension fund must look at all hours of retained contributory service made into all signatory funds to determine whether the individual has enough combined hours to make him vested and/or eligible for a benefit from the fund which otherwise would not find him eligible for a pension benefit. An additional requirement is that the individual have at least some pension credit in any UA pension fund within the five years prior to his effective date of benefits.

Optional Pro Rata/Partial Pension Addendum Listings - There are two listings of UA pension funds that are signatory to an optional pro rata/partial pension addendum with the United Association listed on this web site.

The first lists all of the defined benefit pension funds, besides the UANPF, that are currently signatory to the multi-party UA optional pro rata/partial pension addendum to the United Association Pension Fund Reciprocal Agreement. As indicated, all funds signed to this addendum have to recognize any hours an individual may have in any of the signatory funds.

The second lists those funds that were signed to the bi-party UANPF optional pro rata/partial pension addenda but have chosen not to sign the multi-party UA optional pro rata/partial pension addendum.

**Pension Funds Signatory to the United Association Multi-Party Optional
Pro Rata/Partial Pension Addendum**

Local	Fund Name	Effective Date	Location
4	Plumbers and Pipefitters Local 4 Pension Fund	07/01/2003 – 09/30/2015	Worcester, MA
7	Plumbers and Pipefitters Local 7 Pension Fund	06/06/1995	Albany, NY
9	Plumbers & Pipefitters Local 9 Pension Fund	11/01/2003	West Trenton, NJ
12	Plumbers Union Local 12 Pension Fund	10/12/2010	Boston, MA
13	UA Local 13 Pension Fund	03/01/1999	Rochester, NY
17	Plumbers Local Union #17 Pension Fund	01/01/1979	Memphis, TN
22	UA Plumbers and Steamfitters Local 22 Pension Fund	12/01/1997	Buffalo, NY
25	Plumbers and Pipefitters Local 25 Pension Fund	09/01/2003	Rock Island, IL
38	UA Local 38 Pension Trust Fund	11/01/2004 – 01/31/2015 07/30/2015 - present	San Francisco, CA
43	Plumbers and Steamfitters Local 43 Pension Fund	12/01/1989	Chattanooga, TN
50	Northwest Ohio Plumbers Local 50 Pension Fund	12/31/1996	Toledo, OH
51	Plumbers and Pipefitters Local 51 Pension Fund	12/01/1990	Providence, RI
60	Plumbers and Steamfitters Local 60 Pension Fund	09/01/2003	New Orleans, LA
72	Local #72 Pension Fund	05/29/1996	Atlanta, GA
98	Plumbers Local 98 Defined Benefit Pension Fund	07/01/1999	Detroit, MI
99	Plumbers and Pipefitters Local 99 Pension Plan	05/13/2003	Bloomington, OH

Local	Fund Name	Effective Date	Location
104	Plumbers and Pipefitters Local 104 Pension Fund	01/01/1993	Springfield, MA
111 (former locals 414, 506, 635, 728, 786)	Upper Peninsula Plumbers and Pipefitters Pension Fund	01/01/1993	Upper Peninsula, MI
112	Plumbers, Pipefitters and Apprentices Local 112 Pension Fund	12/01/2003	Binghamton, NY
118	Racine Construction Industry Pension Plan	09/11/2003 – 12/31/2004	Racine, WI
120	Local No. 120 Pension Fund	09/01/2003	Cleveland, OH
131	Plumbers and Steamfitters Local 131 Pension Fund	11/01/2003	Hooksett, CT
137	Plumbers and Steamfitters Local 137 Pension Fund	09/30/2003	Springfield, IL
142	UA Plumbers and Pipefitters Local Union 142 Pension Fund	01/01/2004	San Antonio, TX
146	Plumbers and Steamfitters Local 146 Pension Plan	10/03/2003	Fort Worth, TX
150	Plumbers and Steamfitters Local 150 Pension Fund	10/17/2003	Augusta, GA
172	Plumbers and Pipefitters Local 172 Pension Fund	11/01/2003	South Bend, IN
174	West Michigan Plumbers, Fitters and Services Trades Local 174 Pension Plan	11/01/2003	West Michigan, MI
188	Journeyman and Apprentices Local 188 Pension Fund	09/01/1980	Savannah, GA
219	Plumbing and Pipefitting Industry Local 219 Pension Fund	05/01/1997	Akron, OH
250	Air Conditioning and Refrigeration Industry Retirement Trust Fund	01/01/1994	Los Angeles, CA

Local	Fund Name	Effective Date	Location
267	Plumbers and Steamfitters Local 267 Pension Fund	12/01/1990	Syracuse, NY
295	Plumbers and Pipefitters Local 295 Pension Plan	09/01/1997	Daytona Beach, FL
342	Northern California Pipe Trades Pension Trust Fund	01/01/1994	Oakland, CA
343	Local Union #343 Trust Fund	07/01/1994	Vallejo, CA
370	Flint Plumbing and Pipefitting Industry Pension Fund	11/01/2003	Flint, MI
372	Tuscaloosa Plumbers and Steamfitters Local 372 Pension Fund	10/01/1979	Tuscaloosa, AL
373	UA Local Union 373 Pension Fund	10/01/2003	Rockland County, NY
396	Plumbers and Pipefitters Local 396 Pension Fund	07/01/2003	Boardman, OH
421	Greenville Plumbers and Pipefitters Pension Fund (former Local 391)	12/01/2003	Charleston, SC
441	Local 441 Plumbing and Pipefitting Industry of Kansas Pension Fund (former Local 171)	10/1/2003	Wichita, KA
447	Local Union 447 Pipe Trades Trust Fund	08/01/1992	Sacramento, CA
449	Steamfitters Local 449 Pension Plan	09/01/1992	Pittsburgh, PA
464	Steamfitters and Plumbers Local Union 464 Pension Fund	06/01/1979	Omaha, NE
501	Northern Illinois Pension Fund	08/20/2003 – 05/31/2014	Aurora, IL
519	Plumbers Local Union #519 Pension Trust Fund	11/1/2003	Miami, FL
521	Plumbers and Steamfitters Local 521 Pension Fund	06/01/2003	Huntington, WV

Local	Fund Name	Effective Date	Location
537	Pipefitters Local 537 Pension Fund	09/14/2011	Allston, MA
572	Plumbers and Pipefitters Local 572 Pension Fund	12/01/1992	Nashville, TN
597	Pipefitters' Retirement Fund Local 597	06/01/1992	Chicago, IL
602	Heating, Piping & Refrigeration Pension Fund	09/01/2000	Washington, DC
630	Plumbers and Pipefitters Local 630 Pension - Annuity Trust Fund	06/1/2003	West Palm Beach, FL
636	Local #636 Defined Benefit Pension Fund	06/01/1995	Detroit, MI
653	Plumbers and Pipefitters Local 653 Pension Plan	11/01/2003	Centralia, IL
675	Pamcah UA Local 675 Pension Fund	09/01/2004	Honolulu, HI
690	Plumbers Local 690 Pension Plan	11/01/2003	Philadelphia, PA
693	UA Local 693 Defined Benefit Fund	04/30/2003	Barre, VT
719	Plumbers and Pipefitters Local 719 Pension Fund	09/18/2003	Broward County, FL
773	United Association Plumbers Local 773 Pension Plan	01/01/1974	Glen Falls, NY
777	Connecticut Plumbers and Pipefitters Pension Fund	09/03/2003	State of Connecticut
782	UA Local 782 Pension Plan	08/01/2003	Seaford, DE
803	Plumbers and Pipefitters Local 803 Pension Fund	10/01/2003	Orlando, FL
469, 741	Arizona Pipe Trades Pension Trust Fund	05/26/1994	Arizona

Local	Fund Name	Effective Date	Location
183, 268, 281, 314, 417, 483, 536, 542, 550, 669, 676, 692, 696, 699, 704, 709, 821	National Automatic Sprinkler Industry Pension Fund	01/01/1994	Landover, MD
502, 633	Pipefitters Local Unions 502 and 633 Pension Trust Funds	11/01/2003	Louisville, KY
Covers 158 Local Unions	United Association National Pension Fund	03/17/2003	Alexandria, VA
78, 114, 230, 250, 345, 364, 398, 403, 460, 484, 494, 545, 582, 761	Southern California Pipe Trades Trust Funds (District Council #16)	10/27/1994	Southern California
63, 353	UA Local 63 and 353 Joint Pension Trust	06/01/2003	Peoria, IL
26, 32, 44, 598	Washington State Plumbing & Pipefitting Industry Pension Fund	01/01/2004	Washington State

The United Association National Pension Fund Optional Pro Rata/Partial Pension Addendum only covers future service pension credit accrued in both plans through September 30, 2003. Also, this addendum only covers hours of contributory service in the UANPF and the individual fund listed below. Pension credit accrued in either plan after that date does not count towards a pro rata/partial pension benefit.

Local Unions that have a Local Pension Fund not Signatory to the United Association Multi-Party Optional Pro Rata/Partial Pension Addendum but were Signatory to the United Association National Pension Fund Optional Pro Rata/Partial Pension Addendum

Local	Fund Name	Effective Date	Location
14 ²	UA Plumbers Local 14	06/01/1998	Jersey City, NJ
24	Local #24 Pension Fund	01/01/1991	Newark, NJ
35 ¹	Plumbers Local #35 Pension Trust	10/01/1991	St. Louis, MO
46	UA Local #46 Toronto Benefit Plans	07/01/1995	Toronto, ON, CAN

Local	Fund Name	Effective Date	Location
47 ³	Plumbers and Steamfitters Local #47 of Northwest PA Combined Funds	10/01/1990	Northwest, PA
52	Plumbers and Steamfitters Local #52 Pension Fund	01/01/1995	Montgomery, AL
67	Plumbing & Pipefitting Workers Local 67 Pension Plan	05/01/1994	Hamilton, ON, CAN
83	Plumbers and Steamfitters Pension Fund of West Virginia and Vicinity, Wheeling Division	11/23/2000	Wheeling, WV
85	Plumbers and Pipefitters UA Local #85 Pension Fund	02/01/1994	Saginaw, MI
85 (former Local 816)	Local #816 Pension Plan	01/01/1993	Bay City, MI
152	Local #152 Pension Trust Fund	12/01/1995	Morgantown, WV
159	Bay Area Pipetrades Pension Fund	10/10/1990	Martinez, CA
170	Plumbers and Pipefitters Workers Local 170 Pension Plan	05/01/1991	Vancouver, BC, CAN
300 (former Locals 338, 627, 795)	Plumbers and Steamfitters Local #300 Pension Fund	08/01/1994	North/South Dakota
333 (former Local 388)	Local #388 Pension Trust Fund	08/01/1991	Lansing, MI
357 (former Local 337)	Kalamazoo Plumbers and Pipefitters Pension Trust Fund	07/01/1991	Kalamazoo, MI
393	Journeyman Plumbers and Pipefitters Local #393 Pension Fund	10/10/1990	San Jose, CA
420	Local #420 Pension Fund	06/01/1992	Philadelphia, PA
421 (former Local 470)	Pension Plan of Charleston Plumbers and Steamfitters Local Union #470 Pension Plan	07/01/1991	Charleston, SC
460	Local Union #460 Pipe Trades Fringe Benefit Fund	06/01/1993	Bakersfield, CA
467	UA Local #467 Pension Fund	03/01/1994	San Mateo, CA

Local	Fund Name	Effective Date	Location
475	Steamfitters Local Union #475 Pension Fund	01/01/1998	Newark, NJ
562	Pipefitters Local 562 Pension Fund	01/01/01999	St. Louis, MO
592 ⁴	Plumbers and Pipefitters Local #592 Pension Fund	01/01/1993	Tallahassee, FL
800	UA Local Union #800 Trust Fund	05/01/1989	Sudbury, ON, CAN
75, 601	Building Trades United Pension Trust Fund	01/02/1991	Milwaukee & Vicinity
62, 228, 246, 442	District Council #36 Pension Trust Fund	10/10/1990	Northern California
441	Plumbing & Pipefitting Industry Trust Fund of Kansas Pension Fund	02/14/1994	Kansas
9, 274, 322, 475	Refrigeration and Air Conditioning Division (UA-NJ)	01/01/1992	New Jersey
6, 15, 34, 455, 539	Twin City Pipe Trades Pension Trust	11/01/1996	St. Paul, MN

¹Local 35 merged into Local 562 effective 01/01/99.

²Local 14 merged into new Local 24 effective 05/01/09.

³Local 47 merged into Local 27 & Local 449 effective 07/01/13.

⁴Local 592 merged into Local 234 effective 01/01/10.