

UNITED ASSOCIATION NATIONAL PENSION FUND

**SUMMARY OF THE PLAN PROVISIONS ON
RECOVERY FROM DISABILITY, TERMINATION OF BENEFITS AND RE-EMPLOYMENT**

In accordance with Article 4 of the Plan, payment of your Disability Pension will continue for only as long as you remain entitled to a Social Security Disability Benefit. The Fund may, at any time, require evidence of your continued entitlement to a Social Security Disability Benefit.

If you receive notice from the Social Security Administration that you are no longer entitled to a Social Security Benefit prior to attaining age 65, you must report that notice to the Fund within 21 days.

Payment of your Disability Pension benefits will be discontinued in that case unless you file an appeal to the Social Security Administration and provide medical proof satisfactory to the Trustees that your appeal is being made in good faith. Disability Pension payments will not be continued if you return to work during the period of your appeal.

Continued payment of your Disability Pension while your appeal to the Social Security Administration is pending will cease upon any of the following: the passage of an 18-month period, your return to work in gainful employment, your withdrawal of your appeal to the Social Security Administration, or a decision on your appeal by an Administrative Law Judge upholding the loss of your eligibility for Social Security benefits. **You must notify the Fund within 21 days of any of these events.**

If you return to work that does not cause the loss of your Social Security Disability benefits, your Disability Pension benefits will be suspended during the trial work period in accordance with the provisions of Section 9.07(a) of the Plan regarding the suspension of benefits due to a return to work in Disqualifying Employment before Normal Retirement Age (see Summary of Plan Provisions on Suspension of Benefits Due to a Return to Work). In order to reinstate your Disability Pension after the trial work period, you must provide verification that you are still entitled to a Social Security Disability Benefit.

Failure to provide timely written notice as referenced above will, upon your subsequent Retirement, result in a temporary loss of eligibility for benefits following the date of your Retirement for a period equal to six months plus the number of months you erroneously received monthly benefits under this Plan. The six-month loss of eligibility will not, however, result in the withholding of benefits for any month following your attainment of Normal Retirement Age (age 65).

If you receive notification from the Fund, which you believe to be in error, that your Disability Pension has been terminated and/or that your eligibility for benefits has been deferred for a specified period of months following your retirement, you may make a written appeal requesting that the Trustees review this action. Your appeal must be made within 180 days after you are notified of this termination.

If you should lose your entitlement to a Social Security Disability Benefit, you may again return to Covered Employment and resume the accrual of Pension Credit toward a Normal, Early Retirement, Deferred or Vested Pension as applicable. The amount of your pension will be determined in accordance with the separation provisions of Section 4.20 of the Plan. The amount of your future pension will be determined on the basis of the value of your accrued benefit prior to your Disability separation, plus the value of your accrued benefit upon your return to work, but otherwise unaffected by the prior receipt of a Disability Pension.

If you retain your entitlement to a Social Security Disability Benefit until you attain age 65, upon reaching age 65, your benefits will continue thereafter regardless of whether or not you remain entitled to a Social Security Disability Benefit. If, after attaining age 65, you return to work in the plumbing and pipefitting industry, your pension benefits will be suspended in accordance with the provisions of Section 9.07(b) of the Plan regarding the suspension of benefits due to a return to work in Disqualifying Employment at or after Normal Retirement Age (see Summary of Plan Provisions on Suspension of Benefits Due to a Return to Work).