



UNITED ASSOCIATION

of Journeymen and Apprentices of the
Plumbing and Pipe Fitting Industry of
the United States and Canada

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Founded 1889

Letters should
be confined to
one subject

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Brothers & Sisters,

We write to you today to keep you updated and informed as to the current situation that is in front us created by the COVID-19 pandemic. First and foremost, we hope that you and your families are safe and healthy during these uncertain times. We are proud to say that we were able to make major changes to the Annuity Fund to help our members experiencing financial hardships as a result of the COVID-19 pandemic. As always, we will continue to do what we can in the best interests of our membership.

Effective April 1, 2020, the Annuity Fund's "termination of employment" provisions have been amended to provide unemployed members with some financial relief. You were previously required to be unemployed and out of the Plumbing and Pipefitting Industry for six (6) consecutive months before you were eligible to receive a distribution of fifty percent (50%) of your account, and twelve (12) consecutive months to receive your full account balance.

The changes below to the Annuity Fund's provisions will be in effect through December 31, 2020. Effective April 1, 2020, the Annuity Fund will permit a distribution of your account based on termination of employment as follows:

- If you have been unemployed from the Plumbing and Pipefitting Industry for a period of 1 day to 89 days, the Plan will permit a one-time distribution up to \$5,000.00.
- If you have been unemployed from the Plumbing and Pipefitting Industry for a period of three (3) months (13 consecutive weeks), the Plan will permit a distribution up to 50% of your account balance.
- If you have been unemployed from the Plumbing and Pipefitting Industry for a period of six (6) consecutive months, the Plan will permit a distribution of your full account balance.

Should you wish to receive additional information regarding these changes, please contact the Fund Office at (800)-848-2129. The Fund office will be notifying everyone by mail with these changes.

Lastly, we will continue to update our membership as new information becomes available. In the interim, please continue to take precautionary measures on projects you are currently working on for the safety of our members and their families during this difficult time.

Michael Rosario
Business Manager

Peter Alfieri
Assistant Business Manager

Michael Larson
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