

53 West Seegers Road
Arlington Heights, IL 60005

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PENSION PLAN

*For Participating Members
of the*

***TRANSPORTATION
COMMUNICATIONS
INTERNATIONAL UNION***

SUMMARY PLAN DESCRIPTION
March 1999



TRANSPORTATION • COMMUNICATIONS
INTERNATIONAL UNION
PENSION PLAN

53 W. Seegers Road • Arlington Heights, Illinois 60005
(847) 981-0491

TO ALL PARTICIPATING MEMBERS,

We are pleased to present this updated booklet which summarizes your benefits under the Pension Plan. The Plan has been restated as of October 3, 1998 to insure that all provisions of the Plan conform to the requirements of the Employee Retirement Income Security Act of 1974, as amended, and other applicable Federal Laws.

The entire cost of the Plan will be borne by the Employers and overall administration of the Plan will be handled by the Employer and Union Trustees designated by the Trust Agreement. The routine administrative duties will be performed by the Plan's administration office.

The controlling instruments governing the Fund are the Pension Plan document, the Trust Agreement, and the applicable collective bargaining agreements and participation agreements with the Participating Employers. In the event there should be any difference between this booklet and the actual Pension Plan document, the Trust Agreement or the applicable Collective Bargaining Agreements, the actual Plan document, Trust Agreement and Collective Bargaining Agreements will control.

Please read this booklet carefully to familiarize yourself with the important retirement benefits the Plan provides. If after reading the booklet there are features of the Plan which you do not fully understand, please communicate with the Plan's administration office.

Sincerely,

Board of Trustees

Robert A. Scardelletti
Chairman of Trustees

TABLE OF CONTENTS

	Page
Part I	
Highlights of Your Pension Plan	3
Part II	
Some Questions and Answers	15
Part III	
Examples	19
Part IV	
General Information	25

**HIGHLIGHTS
OF
YOUR PENSION PLAN**

I HIGHLIGHTS OF YOUR PENSION PLAN

We believe that each of you recognizes the need to plan now for financial security during the years that follow your retirement. Your Pension Plan is an important source of this security. It has been designed specifically to help you meet your living expenses when your working career is completed. The monthly income provided under the Plan can be tailored to fit your own and your family's particular needs.

However, first we should touch on some of the outstanding features of the Plan in the hope that it will aid in your understanding of this valuable asset.

This updated description reflects the provisions of the Pension Plan as in effect on October 3, 1998. Prior to October 3, 1998, the provisions of the Plan then in effect shall apply.

This booklet is only a summary of the more important features of the Plan. If it appears to you that any of the provisions of the Plan or Trust documents are not in agreement with the statements made in this summary, please bring this to the attention of the Plan Trustees. Keep in mind that, if there is any conflict between this summary and the provisions of the Plan document, the terms of the Plan will govern. You should rely solely on the provisions of the Plan document.

This booklet uses the term "Participating Employers" in several places. The term "Participating Employers" includes (1) employers that have signed a collective bargaining agreement or a participation agreement with the TCU or another union that requires the employer to contribute to the Fund; (2) the Allied Services Division; (3) the Trustees of the Plan; (4) the ASD Welfare Fund; and (5) the ASD Severance Fund.

A. Membership in the Plan

If you are employed by a Participating Employer other than the Allied Services Division, the ASD Welfare Fund, the ASD Severance Fund or the Trustees of the Plan, you will become a Member of the Plan on the first day of the month during which your employer makes payments into the Trust Fund with respect to you.

If you are employed by the ASD Welfare Fund, the ASD Severance Fund or the Trustees of the Plan, you will become a Member of the Plan on the day your employment commences.

If you are employed by the Allied Services Division, you will become a Member of the Plan on the first day of the month following the date on which you complete one Year of Service.

Special rules apply if you leave employment and then return to work for the ASD.

A Year of Service for this purpose is your first 12 months of employment with the ASD if you have 1,000 Hours of Service in that period. If you do not have 1,000 Hours of Service in that period, a "Year of Service" is any subsequent 12-month period starting on the anniversary of your employment commencement date, in which you have 1,000 Hours of Service. The term "Hour of Service" is defined in detail in the Plan document, but in general includes hours that you are paid for work that you perform for a Participating Employer, and hours for which you are paid by a Participating Employer in which you do not actually perform services, such as holidays, vacations and sick leave.

Please contact the Plan administration office if you would like more information about "Hours of Service" or the rules that apply if you terminate and then return to employment with the ASD.

B. Eligibility Requirements

1. For Normal Pension Benefits:

You must have attained your Normal Retirement Age (see p. 28)

2. For Early Pension Benefits:

You must be at least 60 years of age. In addition, you must have at least 5 years of Vesting Service or have attained a non-forfeitable accrued benefit under prior provisions of the Plan.

3. For Disability Pension Benefits:

If you become totally and permanently disabled while employed by a Participating Employer after having attained age 55 and you have at least 15 years of Covered Employment (at least one year of which must be subsequent to the date you became a Member of the Plan), you will be eligible to receive a monthly Disability Pension under the Plan.

In general you will be considered totally and permanently disabled if you are unable to remain in gainful employment and you are entitled to a disability benefit under the Social Security Act, and your disability is not the result of self-inflicted injuries nor the result of criminal acts by you. "Covered Employment" means service for a Participating Employer, if such service is governed by the terms of a collective bargaining agreement, as well as service for the Allied Services Division, the ASD Welfare Fund, the ASD Severance Fund and the Trustees of the Plan.

4. For Vested Pension Benefits:

If you are not eligible for an immediate pension benefit under any of the three rules above, you will be eligible for a Normal or Early Pension if you have been credited with at least 5 Years of Vesting Service. If you do not have 5 Years of Vesting Service you will not be entitled to receive benefits under the Plan.

C. Benefit Service Credit

Your Benefit Service Credit determines the amount of benefits you will receive under the Plan.

There are two types of Benefit Service Credit-Past Service Credit and Future Service Credit.

1. Past Service Credit:

You may, in certain circumstances, receive credit for service you performed before your employer began contributing to the Plan. This is called "Past Service Credit." If your employer began contributing to the Plan prior to January 1, 1986, you will receive up to a maximum of 10 years of Past Service Credit for service you performed for your employer prior to the time your employer began contributing to the Plan. The Trustees may apply the same rule to employers who began contributing to the Plan after December 31, 1985, as long as they do so in a nondiscriminatory manner, based on reports prepared by an actuary. In either case, you may only receive Past Service Credit for work that was governed by the terms of a collective bargaining agreement.

Different rules apply to employees of the Allied Services Division, the ASD Welfare Fund, the ASD Severance Fund and the Trustees of the Plan. Please contact the Plan administration office if you would like more information.

2. Future Service Credit:

Future Service Credit is credit for service you perform after your employer begins contributing to the Plan. You will receive a full year of Future Service Credit during each calendar year that you have 1800 or more Hours of Covered Employment.

A fraction of a full year's credit will be given if you have fewer than 1800 Hours of Covered Employment during a year. Prior to January 1, 1976, partial credits were calculated by the following schedule:

Hours of Covered Employment

1800 or more hours
1350 - 1799 hours
900 - 1349 hours
450 - 899 hours
Under 450 hours

Year of Benefit Service

1 full year's credit
3/4 year's credit
1/2 year's credit
1/4 year's credit
No credit

After January 1, 1976 the partial credit is determined by dividing the number of hours you work by 1800.

An "Hour of Covered Employment" is an Hour of Service after you become a Member of the Plan and with respect to which your employer makes or is obligated to make contributions to the Fund. The term "Hour of Service" is defined in detail in the Plan document, but in general includes hours that you are paid for work that you perform for a Participating Employer, and hours for which you are paid by a Participating Employer in which you do not actually perform services, such as holidays, vacations and sick leave.

If you work less than 450 hours in any calendar year, you will incur a one year break in service for benefit accrual purposes. If you are not vested (see Part 1(8)(4) at the time you incur five consecutive one year breaks in service, you will forfeit the Benefit Service credits you earned prior to the breaks in service.

D. Vesting Service Credits

You will be credited with a full or fractional Year of Vesting Service as follows:

- (a) If you complete 1,000 or more Hours of Service in a computation period, you will receive credit for a full Year of Vesting Service.
- (b) If you complete 500 or more Hours of Service but less than 1,000 Hours of Service in a computation period, you will receive credit for one-half Year of Vesting Service.

Computation periods are the 12-month period beginning on the date you commence participation in the Plan (or, for employees of the Allied Service Division, the date you commence employment with the ASD) and each subsequent 12-month period beginning on anniversaries of that date.

The term "Hour of Service" is defined in detail in the Plan document, but in general includes hours that you are paid for work that you perform for a Participating Employer,

and hours for which you are paid by a Participating Employer in which you do not actually perform services, such as holidays, vacations and sick leave.

If you have fewer than 500 Hours of Service, you will incur a one year break in service for purposes of determining your total years of Vesting Service. If you are not vested (see Part 1(B) (4) at the time you incur five consecutive one year breaks in service, you will forfeit the years of the Vesting Service you earned prior to the breaks in service.

NOTE: It is important that you distinguish between Benefit Service Credit and Years of Vesting Service. For example-if a Member had been credited with 1000 Hours of Service per year for 5 years, his benefits would be fully vested, but he would only receive 5/9 (1000/1800) of the benefit he would have received if he had been credited with 1800 or more hours in each of the five years.

E. Amount of Normal Pension

Your benefits under this Plan are calculated as monthly payments over your lifetime. You may, however, receive your benefits in a different form, depending on what type of payment you (and, if you are married when you begin to receive benefits, your spouse) choose. The different *forms* of benefit payment are explained in Part 1(I) - see pp. 12-14. In this Part 1(E) we explain how the *amount* of your benefit is determined, assuming you receive benefits monthly over your lifetime.

1. Future Service Pension

Your monthly benefit is determined generally by *multiplying* your Benefit Accrual Rates, which are determined based on the contribution rate for contributions made on your behalf by your employer *by* the number of years (or fractions of years) of Future Service Credit which you earned at each contribution rate.

The Benefit Accrual Rates applicable to you will depend in part on when you terminate Covered Employment and when you begin receiving your benefits, as well as on your employer's contribution rate. As noted above, "Covered Employment" means service after you become a Member of the Plan and with respect to which your employer makes or is obligated to make contributions to the Fund.

The following table shows your Benefit Accrual Rates for benefits paid on or after January 1, 1996 if you were working in Covered Employment on or after May 1, 1996 (or on or after January 1, 1996 in the case of employees of the ASD):

Contribution Rates per hour	Benefit Rates	Contribution Rates per hour	Benefit Rates
\$0.05	\$3.95	\$2.05	\$162.05
0.10	7.89	2.10	166.0J
0.15	11.87	2.15	169.96
0.20	15.82	2.20	173.91
0.25	19.76	2.25	177.86
0.30	23.72	2.30	181.82
0.35	27.67	2.35	185.77
0.40	31.61	2.40	189.72
0.45	35.56	2.45	193.67
0.50	39.53	2.50	197.63
0.55	43.47	2.55	201.58
0.60	47.43	2.60	205.53
0.65	51.38	2.65	209.48
0.70	55.33	2.70	213.44
0.75	59.28	2.75	217.39
0.80	63.25	2.80	221.34
0.85	67.19	2.85	225.29
0.90	71.15	2.90	229.25
0.95	75.10	2.95	233.20
1.00	79.05	3.00	237.15
1.05	83.00	3.05	241.10
1.10	86.96	3.10	245.06
1.15	90.90	3.15	249.01
1.20	94.86	3.20	252.96
1.25	98.81	3.25	256.91
1.30	102.76	3.30	260.87
1.35	106.71	3.35	264.82
1.40	110.67	3.40	268.77
1.45	114.61	3.45	272.72
1.50	118.58	3.50	276.68
1.55	122.53	3.55	280.63
1.60	126.48	3.60	284.58
1.65	130.43	3.65	288.53
1.70	134.39	3.70	292.49
1.75	138.33	3.75	296.44
1.80	142.30	3.80	300.39
1.85	146.25	3.85	304.34
1.90	150.19	3.90	308.30
1.95	154.14	3.95	312.25
2.00	158.10	4.00	316.20

The following table shows your Benefit Accrual Rates for benefits paid on or after January 1, 1996 if you were receiving (or were entitled to receive) a monthly retirement benefit beginning on or before May 1, 1996 (or on or before January 1, 1996 in the case of employees of the ASD):

Contribution Rates Per Hour Paid By A Participating Employer	Benefit Rates
\$.05	\$ 3.77
.10	7.53
.15	11.33
.20	15.10
.25	18.86
.30	22.64
.35	26.41
.40	30.18
.45	33.95
.50	37.74
.55	41.50
.60	45.28
.65	49.05
.70	52.82
.75	56.58
.80	60.38
.85	64.13
.90	67.91
.95	71.68
1.00	75.45
1.05	79.22
1.10	83.00
1.15	86.77
1.20	90.55
1.25	94.32
1.30	98.09
1.35	101.86
1.40	105.64
1.45	109.40
1.50	113.19
1.55	116.96
1.60	120.73
1.65	124.50
1.70	128.28
1.75	132.04
1.80	135.83
1.85	139.60
1.90	143.37
1.95	147.14
2.00	150.92

If you do not fall into these categories different Benefit Accrual Rates will apply to you. Please contact the Plan administration office for further information.

The above rates of Future Service Monthly Benefit include all benefit increases adopted as of December 31, 1998.

2. Past Service Pension

Your Past Service Pension is based on 37-1/2% of the rate of Future Service Pension as determined on the basis of your first year rate of contribution under the Plan, multiplied by your years of Past Service Credit.

F. Amount of Early Pension

Your monthly Early Pension Benefit is calculated in the same way as the monthly Normal Pension Benefit, and then reduced by 1/2 of 1% for each month that you are younger than your Normal Retirement Age at the time your benefits commence. (Normal Retirement Age is defined on page 28).

G. Amount of Disability Pension

Your monthly Disability Pension Benefit is calculated in the same way as the monthly Normal Pension Benefit, and then reduced by 1/2 of 1% for each month that you are younger than 65 at the time the Disability Pension Benefit is to commence. If you recover from total and permanent disability prior to age 65 and return to Covered Employment, your benefit payments will cease and you will be reinstated in the Plan as though your disability had not occurred.

If you remain disabled until you reach Normal Retirement Age, the amount of your Disability Pension Benefit payable after your Normal Retirement Age will be increased by removing the 1/2 of 1% per month reduction factor.

H. Amount of Vested Pension

Your monthly Vested Pension Benefit which is payable at age 65 is calculated in the same way as the monthly Normal Pension Benefit. You may elect to receive your Vested Pension Benefit early after you reach age 60. If you make this election, your benefit will be reduced by 1/2 of 1% for each month that you are younger than 65 at the time your benefit is to commence.

I. Forms of Benefit Payment

Your Pension Benefit as described above will be paid to you monthly for as long

as you live. This form of payment is known as a life annuity. The Plan also provides for a form of payment known as a joint and survivor annuity.

If you are married at the time of your retirement, your benefits will automatically be paid in the form of a joint and 50% survivor annuity, unless you *and your spouse* waive this form of payment within the ninety-day period ending on the date your retirement benefits commence. Your spouse's signature on the Waiver must be witnessed by a Plan representative or a notary public. Under this form of benefit payment, payments are made for as long as you live and, upon your death, your spouse will receive for life 50% of the monthly benefit you were receiving.

If you are not married at the time of your retirement, or if you are married *and your spouse waives his or her right to a joint and 50% survivor annuity*, you may choose to receive your retirement benefits in the form of a life annuity which pays you a fixed monthly amount over your lifetime, or a joint and survivor annuity which provides for monthly benefit payments to you for your lifetime and, upon your death, monthly benefit payments of a percentage of your monthly benefit to any person you choose for his or her lifetime. This person is known as a "joint annuitant". If you are married, your joint annuitant may be your spouse and you may choose a joint and survivor annuity that gives your spouse less than 50% or more than 50% of the monthly benefit you will receive. You may also choose any other person to be your joint annuitant and you may choose an annuity that gives him or her any percentage (but not more than 100%) of the monthly benefit you will receive. If you are not married, you may also choose any person to be your joint annuitant and you may choose an annuity that gives him or her any percentage (but not more than 100%) of the monthly benefit you will receive.

You must choose the percentage (but not more than 100%) of your monthly benefit which will be paid to your joint annuitant at the time you elect this optional form of payment, and your election must be made no more than 90 days before your benefit will commence. In addition, you must furnish satisfactory evidence of your good health in order to receive this form of joint and survivor annuity.

If you receive a joint and survivor annuity, the amount of your monthly benefit will be reduced as compared to the monthly benefit you will receive if you choose a life annuity, due to the fact that payments will, in most cases, be made over a longer period of time, because payments will continue to be made to your joint annuitant after you die. However, all forms of payment have equivalent actuarial values-which means that you (and your joint annuitant) should theoretically receive the same total amount from the Plan regardless of which form of benefit is chosen, given certain assumptions about how long you and your joint annuitant are likely to live, and what future interest rates are likely to be.

Under disability retirement, if you are married the joint and 50% survivor annuity is the only form of payment available, unless you *and your spouse* waive your spouse's right to this annuity. The procedure described above for waiving this form of payment will apply. If your spouse waives his or her right to this annuity, or if you are not married, your Disability Pension Benefit will be paid only to you monthly for your lifetime.

If you terminate employment and the amount of your vested accrued benefit is \$5,000 or less, you will, without your spouse's consent, receive a single lump sum payment of your entire vested accrued benefit. If the amount of your vested accrued benefit is \$200 or more, you may elect to have the lump sum paid to you, transferred directly to an IRA of your choice, or transferred to another qualified pension plan (if your new employer has such a plan). You may also elect to have part paid to you and part transferred directly to an IRA or another qualified plan. If the amount of your vested accrued benefit is \$500 or more, however, you may not elect to have less than \$500 transferred to an IRA or another qualified plan.

J. Death Benefits

If you are married and should die before receiving any benefits from the Plan, but after becoming vested, your spouse will receive a 50% survivor annuity. If your death occurs on or after the date you are eligible for an early retirement benefit, your spouse will receive 50% of the monthly pension benefit you would have received if you had retired on the day before your death and elected the joint and 50% survivor annuity. If your death occurs before the date you are eligible for an early retirement benefit, your spouse will receive 50% of the monthly pension benefit you would have received if you had terminated employment on your date of death and commenced receiving benefits on your early retirement date under the joint and 50% survivor annuity form of benefit. If you are not married at the time of your death, no benefits will be paid.

If you die after your benefits commence, and you had previously chosen a life annuity, your benefit payments will cease. If you had previously chosen a joint and survivor annuity, your joint annuitant will receive benefit payments until he or she dies, in the amount you had previously selected.

Finally, if you should die after your benefits commence and you are married, your beneficiary will receive a \$2,000 lump sum death benefit. If you are married, your spouse will automatically be your beneficiary, unless you have named another beneficiary *and your spouse has consented in writing to waive his or her right to the lump sum death benefit*. If your spouse has waived his or her right to this lump sum death benefit, or you are not married at your death, then this benefit will be paid to whomever you designate as beneficiary.

SOME QUESTIONS AND ANSWERS

II. SOME QUESTIONS AND ANSWERS

- I. Will my Pension Benefits be reduced by the amount of my Social Security Benefit?

No. All benefits are in addition to Social Security.

2. May I change jobs as often as I like?

Changing jobs will not jeopardize your membership in the Plan as long as you continue to work for a Participating Employer.

3. When will I begin receiving my Pension Benefit?

Your Pension Benefit will begin on the first day of the calendar month next following the later of receipt by the Board of Trustees of your written application or the date you elect to retire, provided you fulfill all the eligibility requirements. It may be made retroactive to a more suitable date in certain circumstances.

The law requires that, if you have terminated employment with a Participating Employer by April 1st of the year following the year in which you turn 70 1/2, you must begin to receive your benefits at that time. If you are required to begin receiving a distribution because you have reached age 70 1/2 and are no longer employed by a Participating Employer please contact the Plan administration office. Failure to begin receiving distributions when you are legally required to do so could have adverse tax consequences for you and the Plan.

4. Will proof of age be required?

Yes, but this is not difficult. The Trustees will accept a copy of your birth certificate, baptismal certificate, Social Security Award, etc.

5. Can I return to work after I start receiving Pension Benefits?

Yes. However, if you become re-employed by a Participating Employer, your pension benefits will cease for any month in which you have forty or more Hours of Service, and will not commence again until the first of the month next following the date upon which you again cease being employed in the Industry. If, during your re-employment, you accrue additional credits by reason of active participation in the Plan, your monthly pension benefits will be increased when you subsequently retire.

6. Do I have to contribute to the Pension Plan?

No. The full cost of the Plan is paid for by the Participating Employers.

7. Will Pension Benefits be increased in the future?

Your Pension Benefits are based on very careful and detailed actuarial calculations. The Trustees expect to review the benefit formulae periodically and pass on to the Members any gains which may be realized. The Trustees have increased benefits for employees and persons receiving benefit payments by 0% effective January 1, 1992; by another 10% effective January 1, 1993; and by another 10% effective January 1, 1996. The most recent increase is reflected in the Schedule on page 10 of this Summary Plan Description.

8. How Would a Qualified Domestic Relations Order (QDRO) Affect My Benefits?

A "qualified domestic relations order" or "QDRO" is a court order or a decree which recognizes an alternate payee's right to receive all or a portion of your benefits under the Plan. An "alternate payee" could be your spouse, a former spouse, a child or other dependent. A QDRO may allow payment of all or a portion of your Plan benefits to the alternate payee. You may obtain a copy of the Plan's QDRO procedures, free of charge, by contacting the Plan administration office.

9. Do Special Provisions Apply if I Leave Employment to Perform Military Service?

Yes, if you return to employment following military service and you meet the applicable legal requirements, you will be able to resume your participation in the Plan and special vesting rules and contribution provisions will apply to you. Please contact the Plan administration office if you would like more information about this.

10. Does the Plan meet government standards as mandated by the Employee Retirement Income Security Act of 1974 (ERISA)?

Yes. In the past, the Plan has been submitted to the Internal Revenue Service and has been approved.

EXAMPLES

EXAMPLE I

You are age 60 on May 1, 1996 and have been working full time (at least 1800 hours per year) for a Participating Employer for 23 years (since January 1, 1969, the original effective date of the Plan). Prior to that time you had 10 years of Past Service. You continue working for the same employer or another Participating Employer to age 65.

Your employer makes the following contributions on your behalf	Your monthly retirement benefit is computed as follows*
Ist 4 years-10¢ per hour	\$31.56
next 4 years-20¢ per hour	63.28
next 4 years-30¢ per hour	94.88
next 4 years---40¢ per hour	126.44
next 4 years-50¢ per hour	158.12
next 4 years-60¢ per hour	189.72
next 4 years-70¢ per hour	221.32
Total Future Service Benefit	\$885.32

The amount of your Past Service Benefit is equal to 37 1/2% of your initial Future Service benefit rate (\$7.89 times your years of Past Service: .375 x 7.89 x 10)

\$29.59

\$914.91

Your total monthly pension benefit payable for life beginning at age 65 would be \$914.21 (\$885.32 + \$29.59).

*See the contribution-benefit rate schedule on page 10 for the benefit amounts per year at each contribution rate.

EXAMPLE II

You are age 40 on May 1, 1996, and have been working full time for a Participating Employer for 15 years. You continue to work full time for the same employer or another Participating Employer to age 65.

Your employer makes the following contributions on your behalf	Your monthly retirement benefit is computed as follows*
Ist 3 years-10¢ per hour	\$ 23.67
next 4 years-15¢ per hour	47.48
next 2 years-20¢ per hour	31.64
next 2 years-25¢ per hour	39.52
next 2 years-30¢ per hour	47.44
next 2 years-35¢ per hour	55.34
next 5 years-40¢ per hour	158.05
next 5 years-45¢ per hour	177.80
next 5 years-50¢ per hour	197.65
next 5 years-55¢ per hour	217.35
next 5 years-60¢ per hour	237.15
	\$1,233.09

Your total monthly pension benefit payable for life would be \$1,233.09 beginning at age 65.

*See the contribution-benefit rate schedule on page 10 for the benefit amounts per year at each contribution rate.

EXAMPLE III

You are age 25 and become a full time employee of a Participating Employer. You work for the same employer for 35 years and decide to retire at age 60.

<u>Your employer makes the following contributions on your behalf</u>	<u>Your monthly retirement benefit is computed as follows*</u>
1st 3 years-20¢ per hour	\$ 47.46
next 5 years-25¢ per hour	98.80
next 5 years-30¢ per hour	118.60
next 10 years-40¢ per hour	316.10
next 5 years-50¢ per hour	197.65
next 5 years-60¢ per hour	237.15
next 2 years-75¢ per hour	118.56
	<hr/>
Total Normal Retirement Benefit	\$1, 134.32
Reduction factor for Early Retirement	
1/2 of 1% for each month early	
(60 months= 30%; 100% - 30% = 70%) x	.70
	<hr/>
	\$794.02

Your total monthly pension benefit payable for life would be \$794.02 beginning at age 60.

*See the contribution-benefit rate schedule on page 10 for the benefit amounts per year at each contribution rate.

EXAMPLE IV

You are age 25 when you become a full time employee of a Participating Employer. You work for the same employer, or another Participating Employer, for 15 years and terminate employment, for any reason.

<u>Your employer makes the following contributions on your behalf</u>	<u>Your monthly retirement benefit is computed as follows*</u>
1st 5 years-25¢ per hour	\$ 98.80
next 5 years-35¢ per hour	138.35
next 5 years-50¢ per hour	197.65
	<hr/>
	\$434.80

Your total monthly pension benefit payable for life would be \$434.80 beginning at age 65.

*See the contribution-benefit rate schedule on page 10 for the benefit amounts per year at each contribution rate.

**GENERAL
INFORMATION**

IV. GENERAL INFORMATION

1. Name of Plan

Transportation• Communications International Union Pension Plan.

2. Type of Plan

The Plan is known as a defined benefit pension plan. The Plan is maintained pursuant to one or more collective bargaining agreements and participation agreements. You may receive from the Plan Administrator, upon written request, a copy of any such agreement. The Plan Administrator may make a reasonable charge for the copies. You may also examine any such agreement, without charge, by contacting the Plan Administrator.

3. Name of Plan Administrator

Trustees of the TCU Pension Fund
53 West Seegers Road
Arlington Heights, Illinois 60005
(847) 981-0491

You may receive from the Plan Administrator, upon written request, information as to whether a particular employer or employee organization is a Participating Employer (i.e., is a contributor to the Plan) and, if so, that Participating Employer's address.

4. Agent for Service of Legal Process

Robert A. Scardelletti, President
Transportation • Communications International Union
3 Research Place
Rockville, Maryland 20850

Service of legal process may be made upon any Plan Trustee.

5. The Trust

All of the assets of the Plan (including all contributions made to the Plan, increased by any investment gains and decreased by any investment losses on those contributions) are held in trust by the Trustees of the Plan. The name of the trust is the Transportation Communications International Union Pension Trust. The Trustees are:

Robert A. Scardelletti, President
Transportation• Communications International Union
3 Research Place
Rockville, Maryland 20850

Joseph Condo
Vice President of TCU
53 West Seegers Road
Arlington Heights, Illinois 60005

Roger Fleck
Regional Vice President
UNTCCO Industrial Services
230 West Monroe
Chicago, Illinois 60606

Scott Wagner
Preferred Personnel Services, Inc.
5200 Soloman Court
Gurnee, Illinois 60031

6. Employer Identification Number

16-6114794

7. Plan Number

001

8. Type of Administration

Overall administration is provided by the Trustees as provided in the Trust Agreement. The Trustees are also responsible for the investment of the Fund's assets. There are two Union Trustees and two Management Trustees. Routine administrative duties are performed by the Plan administration office.

9. Sources of Contributions to the Plan

Contributions to the Plan are made only by the Participating Employers. Contribution amounts are actuarially determined.

10. Plan Administration Office

TCU Pension Fund
53 West Seegers Road
Arlington Heights, Illinois 60005
(847) 981-0491

11. Plan Year

The Plan's financial records are kept on a calendar year basis which ends December 31.

12. Normal Retirement Age

Normal Retirement Age under the Plan is the later of the date on which you turn 65 or the fifth anniversary of the date you became a Member of the Plan. If you attained a non-forfeitable accrued benefit under prior provisions of the Plan your Normal Retirement Age may be earlier than the fifth anniversary of the date you became a Member of the Plan, but it will never be earlier than age 65.

13. How to Apply for a Pension

Write to the Plan administration office at the address above, giving your name, social security number, name of last employer and the date you wish to retire. The administration office will send appropriate instructions and forms for you to complete.

14. How to Appeal a Claim

If your claim for benefits is denied in whole or in part, the Trustees will notify you of the denial in writing within 90 days after receiving your claim. (The 90-day period may be extended for up to an additional 90 days if special circumstances require the extension, and if the Trustees notify you of the extension within the first 90 days.) This notice will contain the specific reason or reasons for denial, a specific reference to the pertinent Plan provisions upon which the denial is based, and a description of any additional material or information necessary to complete your claim.

You may submit a written request to the Trustees for a review of the denial within 60 days after you receive notice of the Trustees' decision. Your request for review should be sent to the attention of the Chairman of the Board of Trustees of the TCU Pension Fund, 53 West Seegers Road,

Arlington Heights, Illinois 60005. If you request a review of the Trustees' initial decision, you or your authorized representative will be permitted to review pertinent documents, submit issues and comments in writing and request a hearing. The Trustees will determine whether a hearing is needed in order for them to make a decision with respect to your request for review.

The Trustees will notify you of their decision on your request for review within 60 days after they receive your request, unless special circumstances (such as the need to hold a hearing) require an extension of time. If an extension is required, it will be no more than an additional 60 days, and the Trustees will notify you of the extension within the initial 60 day period. The Trustees' decision upon review will contain the specific reason or reasons for the decision, and will refer to the pertinent Plan provisions upon which the decision is based.

15. Amendment or Termination of the Plan

The Trustees expect to continue the Plan in full force and effect indefinitely, but they have the right to amend or terminate the Plan at any time and for any reason. The Plan will be terminated if there are no longer any employers who are required to make contributions to the Plan under any collective bargaining agreement or other agreement. In addition, the Pension Benefit Guaranty Corporation ("PBGC") is legally empowered to terminate the Plan in certain circumstances.

Amendments to the Plan must be evidenced by written minutes of a Trustees' meeting or by a written instrument signed by a majority of the Trustees. Under the Plan as currently written, termination of the Plan by the Trustees can only be done by a unanimous vote of the Trustees.

An amendment or termination of the Plan may not cause a reversion of Plan assets to any employer nor cause the assets of the Plan to be used for any purpose other than the exclusive benefit of Members and their beneficiaries, unless the Plan's funding requirements have been met. In addition, no amendment of the Plan can decrease a Member's accrued benefit under the Plan (including eliminating or reducing an early retirement benefit or an optional form of benefit), except as permitted under the Internal Revenue Code and ERISA. Amendments to the Plan's vesting rules are also subject to special legal requirements.

If the Plan is terminated, all Members who are still employed will become 100 percent vested in their benefits, even if they do not have 5 years of Vesting Service. The assets in the Trust will be distributed in the order of priority which is required by the PBGC. If the assets are not sufficient to

pay the benefits set forth in the Plan, some of the difference may be made up by the PBGC. If there are assets left over after all benefits have been funded, the remaining amounts will be distributed to the employers who contributed to the Plan. If the Plan terminates, special distribution limitations that the Internal Revenue Code imposes on any Members who are "highly compensated employees" would also become operative.

16. Assignment of Benefits

For your protection benefits are payable only to you. They may not be assigned, sold or transferred. However, in the case of divorce, child custody or other similar proceedings, a court may order part or all of your benefits to be paid to your spouse, child or other dependent under a Qualified Domestic Relations Order. (See pg. 17)

17. Legal Documents

The legal documents containing all the details of the Plan are on file with the Trustees and consist of the Plan and the Trust. The administration of the Plan and Trust will be governed in all respects by these legal documents. You may request a copy of the documents.

18. Benefits Insured by PBGC

Benefits under this Plan are insured by the Pension Benefit Guaranty Corporation (PBGC) if the Plan terminates. Generally the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under covered plans, and the amount of benefit protection is subject to certain limitations.

The PBGC guarantees vested benefits at the level in effect on the date of Plan termination. However, if a Plan has been in effect less than five years before it terminates, or if benefits have been increased within the five years before Plan termination, the whole amount of the Plan's vested benefits or the benefit increase may not be guaranteed. In addition, there is a ceiling on the amount of monthly benefit that the PBGC guarantees, which is adjusted periodically.

For more information on the PBGC insurance protection and its limitations, ask the Plan administration office or the PBGC. Inquiries to the PBGC should be addressed to the:

PBGC
Office of Communications
1200 K Street, N.W.
Washington, D.C. 20005-4026

The PBGC Office of Communications may also be reached by calling (202) 326-4040.

19. Statement of Your Rights Under ERISA

As a Member of the Transportation Communications International Union Pension Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

Examine, without charge at the Plan Administrator's office, all Plan documents, including insurance contracts, collective bargaining agreements, and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports.

Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator. The 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 Member with a copy of this summary annual report.

Obtain a statement telling you whether you have a right to receive a pension at normal retirement age and if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once a year. The Plan must provide the statement free of charge.

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the 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 fire you or otherwise discriminate against you, in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA. If your claim for a pension benefit is denied in whole or in part you

must receive a written explanation of the reason for the denial. You have the right to have the Plan Trustees review and reconsider your claim. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials 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 \$100 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. 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 costs and legal fees. If you are successful, the court 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. If you have any questions about the Plan, you should contact the Plan Administration office. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest Area Office of the Pension and Welfare Benefits Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.