

UPPER PENINSULA PLUMBERS' & PIPEFITTERS' FRINGE BENEFIT FUNDS

UP Plumbers' & Pipefitters' Health & Welfare Fund
UP Plumbers' & Pipefitters' Pension Fund
UP Plumbers' & Pipefitters' Money Purchase Fund
UP Plumbers' & Pipefitters' Educational Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

September 2004

TO: All Participants of the Upper Peninsula Plumbers' & Pipefitters'
Health & Welfare and Pension Funds

RE: Designation of Beneficiary

Dear Participant:

In order to assure that the Fund Office has the most accurate up to date records possible, please complete and return the enclosed participant data cards. These data cards are utilized to name the beneficiary of your Health and Welfare Fund Burial Benefits and the Pension data card permits those participants who have been married less than a year to assign a Beneficiary for their pension benefits. Please note that when you have been married for a period of at least one (1) year, your spouse will become your beneficiary for your pension benefits.

Many participants have not updated their beneficiary information for several years therefore, it is imperative that you complete and return both data cards to the Fund Office or the Local Union. The data cards must be signed, dated and delivered to the Plan Administrator to be valid. A signed, dated and delivered card revokes all prior beneficiary designations.

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Sincerely,

Upper Peninsula Plumbers & Pipefitters
Health & Welfare Fund
Board of Trustees