



Western Conference of Teamsters Pension Trust

**An Employer-Employee
Jointly Administered
Pension Plan – Founded 1955**

**Highlights of the Plan
For New Units**



**THE WESTERN CONFERENCE OF TEAMSTERS
PENSION TRUST**

Your Employer – Union Jointly Administered Pension Plan

Dear Employee:

We appreciate your interest in becoming a participant in the Western Conference of Teamsters Pension Trust Fund.

For over fifty years the W.C.T.P.T. has been the source of financial security for Teamster families throughout the western United States, providing not only monthly retirement benefits but also disability protection, survivor benefits for spouses and children and lump sum death benefits. Since its inception in 1955 over half a million individuals have received these benefits and at present more than 300,000 Teamsters in dozens of industries are building their retirement security through participation in the Plan.

This longevity and diversity has helped create the strengths which make the Western Conference of Teamsters Pension Trust Fund the largest multi-employer Taft-Hartley Plan in the World, with over \$30 billion in assets and over 5,000 employer accounts. The Plan's funding levels are strong and its investment performance has ranked among the very best in its peer group over the past three, five and ten year periods.

Another source of the Plan's strength is the continuing entrance of new participants, who help the Plan's funding by providing important new streams of contributions for the years ahead. The Trustees want to encourage new units to join, so special participation and vesting rules have been developed strictly to benefit new participants and provide employees of all ages with incentives to become participants. These rules, and other important aspects of the Plan, are contained in this booklet.

Thank you for your interest in the Western Conference of Teamsters Pension Plan.

Sincerely,

The Board of Trustees

BENEFITS FOR NEW GROUPS JOINING THE PLAN

This booklet provides highlights of the *Western Conference of Teamsters Pension Plan*.

Included in this booklet is a summary of the eligibility rules and benefits available to you and your family through your participation in the Plan. All Plan benefits are subject to the terms of the official Plan documents, which govern in case of errors in this document.

More detailed information about the Plan can be found in the 2003 *Summary Plan Booklet*. You can also visit the Plan's web site at www.wctpension.org or call your Area Administrative Office. The addresses and phone numbers are listed on the back cover.

There are a number of terms introduced in this booklet. To help you understand each term, a glossary of terms has been included on page 10. As a new participant joining the Plan you most likely have several questions. On page 11 you will find answers to some of the most common questions asked by new Plan participants.

There are a number of reasons why the *Western Conference of Teamsters Pension Plan* can benefit you and your family. Below are just a few of those reasons.

KEY ADVANTAGES OF THE PLAN

Eligibility and Vesting

- Potential for immediate vesting with non-covered Employment (see page 5).
- Accelerated vesting for older participants (see page 5).

Retirement Benefits

- Participants can earn up to a total of 15 years of benefits after only 5 years of Plan participation (see pages 6 and 7).
- Age retirement benefits as early as age 55 (see page 8).
- Disability retirement benefits at any age (see page 8).
- Enhanced benefits for participants with many years of service (PEER Program).

Death and Survivor Benefits

- Death and survivor benefits for your family or beneficiary (see page 9).

Benefits are Portable

- You can change jobs, locations or local unions within the 13 Western States and continue to earn Plan benefits.

THE PENSION PLAN AT A GLANCE

Plan Coverage

IF: You are an employee working under a valid Western Conference of Teamsters Pension Agreement and your employer must make pension contributions for your work.

THEN: You are covered by the Western Conference of Teamsters Pension Plan and are eligible to become a Plan participant.

Status as a Plan Participant

IF: You have at least 750 hours of service over two consecutive calendar years.

THEN: You become an active Plan participant provided you are working in covered employment.

IF: You have at least 250 hours of service in a calendar year and are in covered employment during some part of that year.

THEN: You will continue as an active Plan participant during that calendar year.

IF: You have less than 250 hours of service in a calendar year.

THEN: You will have an interruption of service and lose your status as an active Plan participant at the end of that calendar year.

IF: You have five or more consecutive interruptions of service and are not vested.

THEN: You will suffer a complete loss of all your Plan benefits. Also known as a "forfeiture of service."

The vesting rule described below is the basic rule. The Plan also provides several other ways in which you can become vested that are described on the opposite page.

Vesting

IF: You have at least 500 hours of service in a calendar year.

THEN: You earn one year of vesting service.

IF: You earn at least 5 years of vesting service without having a forfeiture of service.

THEN: You are vested.

Eligibility for Retirement

IF: You are a vested participant and have reached at least age 55.

THEN: You have reached your earliest retirement age and are eligible to retire.

VESTING

Basic Vesting Rule

The basic vesting rule requires you to complete at least 5 years of vesting service. You earn one year of vesting service for each calendar year in which you complete at least 500 hours of service.

Example: Joe joins the Plan in April 2007. He works at least 500 covered hours in the years 2007, 2008, 2009, 2010 and 2011. After he works 500 covered hours in 2011, he is vested and entitled to a retirement benefit.

Special Vesting Rule Age 52 or Over

The Plan provides accelerated vesting for participants age 52 or older who are part of a new unit entering the Plan. Under the Special Vesting Rule new participants entering the Plan can use up to 4 years of previous employment with their employer (past employment) towards the 5 year vesting rule. This special rule helps older participants who are part of a new group entering the Plan and may not continue working an additional 5 years. The chart below demonstrates how many years of past employment can be recognized:

Your Age When You Enter the Plan	Years of Past Employment Used Towards Vesting
52	1
53	2
54	3
55 or over	4

Example: Cathy is age 55 and has been employed with ABC Incorporated for 6 years. Cathy can use 4 years of her employment with this employer towards meeting the 5 year vesting requirement. If Cathy's bargaining unit joins the Plan, Cathy will only need to complete 1 year of vesting service and become an active participant. After she completes one year she will be vested in her Plan benefits.

Another example would be Dave who is age 53. Dave has been employed with ABC Incorporated for 13 years. Dave can use 2 of his years of past employment towards the 5 year vesting rule. Dave will only need to complete 3 years of vesting service to be fully vested in his Plan benefits.

Age 65 or Over Vesting Rule

A special vesting rule applies if you are nearing age 65. You are considered vested if you are an active participant in the Plan at age 65 (or if later, the second anniversary of your first covered hour in the Plan).

Example: Joe joins the Plan in January 2007 at age 65. He works at least 500 covered hours in 2007 and in 2008. On January 1, 2009 he is vested and eligible for a benefit from the Trust.

Vesting with Non-Covered Employment

If you are working for a covered employer, but your particular unit is not covered, you may qualify for non-covered employment based on the time the other unit was covered.

An employer who has a bargaining unit covered under the Plan is classified as a covered employer. If you are working for a covered employer but your particular unit is not covered under the Plan, you are considered to be in non-covered employment. If your unit decides to join the Plan, the hours you completed in non-covered employment may count towards the 5-year vesting requirement. Your non-covered employment is continuous time you were employed with your employer without any intervening quit, discharge or termination. Your non-covered employment cannot exceed the years your employer was a covered employer.

Example: Joann works full time as a clerk for ABC Company. ABC Company has drivers who have been covered under the Plan since January 1, 2005. Joann has been employed at ABC Company since January 1, 2003 (4 years).

On January 1, 2007 Joann's unit of clerks joins the Plan. Joann would be able to apply 2 years of non-covered employment with ABC Company towards meeting the vesting requirement (2005 and 2006). Since the Plan only requires 5 years to vest, Joann would only need to work 3 more years, earning at least 500 covered hours each year in order to satisfy the vesting requirements of the Plan.

CALCULATING YOUR RETIREMENT BENEFIT

Your retirement benefit under the Plan is calculated under the *Contribution Account Benefit* formula. Your benefit under this formula is calculated in two parts. The first part is called your *Contributory Service Benefit* formula. Under this formula you earn a monthly benefit based on a percentage of the basic contributions paid on your behalf.

The second part is called your *Non-Contributory Service Benefit* formula.

This portion of your benefit is based on the period of time you were continuously employed with your employer up to the date your unit first became covered under the Plan.

Your benefit calculated under both of these formulas is added together to equal your *Normal Retirement Benefit*. Your normal retirement benefit is the monthly benefit you can receive at age 65.

$$\begin{array}{ccc} \text{Contributory} & & \text{Non-Contributory} \\ \text{Service} & + & \text{Service} \\ \text{Benefit} & & \text{Benefit} \\ & & = \\ & & \text{Normal} \\ & & \text{Retirement} \\ & & \text{Benefit} \end{array}$$

CALCULATING YOUR CONTRIBUTORY SERVICE BENEFIT

Based on Your Covered Time Under the Plan

The formula the Plan uses to calculate your benefit based on the time you are covered under the Plan is called the **Contributory Service Benefit** formula. The formula is simple and you can even figure an approximate amount yourself. All you need to know is:

- **Total Hours** How many hours did you work in a year?
- **Pension Rate** What is your basic pension contribution rate?
- **Benefit Percentage** What is the benefit percentage for the year you worked?

EXAMPLE OF CONTRIBUTORY SERVICE BENEFIT CALCULATION

The chart below shows the hours Charlie worked in the first five years he was covered under the Plan. In this example his basic pension rate increased each year. His benefit is calculated as follows:

- STEP 1** Charlie works 2,080 covered hours in 2007. His basic pension contribution rate for 2007 is \$1.00 per hour. The total contributions for 2007 are **\$2,080**.
- STEP 2** Next, multiply the total contributions of **\$2,080** times the benefit percentage for 2007. The benefit percentage for 2007 is 1.65%. For Charlie this equals a monthly benefit at normal retirement age of **\$34.32** based on his employment in 2007 only.
- STEP 3** Steps 1 and 2 are repeated for each year and then added together to determine the final monthly normal retirement benefit. In this example after Charlie completes five years under the Plan, his total monthly normal retirement benefit based on his contributory service benefit would be **\$166.61**.

YEAR	TOTAL HOURS		PENSION RATE	=	TOTAL CONTRIBUTIONS		BENEFIT PERCENTAGE	=	MONTHLY BENEFIT
2007	2080	X	1.00	=	\$2,080.00	X	1.65%	=	\$34.32
2008	2080	X	1.25	=	\$2,600.00	X	1.20%	=	\$31.20
2009	2080	X	1.25	=	\$2,600.00	X	1.20%	=	\$31.20
2010	2080	X	1.35	=	\$2,808.00	X	1.20%	=	\$33.70
2011	2080	X	1.45	=	\$3,016.00	X	1.20%	=	\$36.19
TOTAL CONTRIBUTIONS:					\$13,104.00				
TOTAL MONTHLY CONTRIBUTORY SERVICE BENEFIT:									\$166.61

CALCULATING YOUR NON-CONTRIBUTORY SERVICE BENEFIT

Based on Time Prior to Joining the Plan

The **Western Conference of Teamsters Pension Plan** offers an additional benefit to new units joining the Plan. This is called a non-contributory service benefit. Your non-contributory service benefit is based on your total years and months of past employment.

Your past employment is the time period you were working for your employer prior to your unit joining the Plan. You earn one full year of non-contributory service for each full year of unbroken past employment. (You earn 1/12 of a year of non-contributory service for each full month of unbroken past employment.) You cannot earn more than 10 years and your non-contributory service cannot be more than twice your total years of contributory service. There are three steps to figuring your non-contributory service benefit.

EXAMPLE OF NON-CONTRIBUTORY SERVICE BENEFIT CALCULATION

In order to demonstrate how the benefit is calculated, we will use the example of Charlie on the previous page. For this example assume Charlie has been employed continuously with ABC Company since January 1, 1997. On January 1, 2007, Charlie's unit joins the Plan. After five years of coverage in the Plan, Charlie is entitled to a non-contributory service benefit based on all 10 years of past employment. Charlie's benefit would be calculated as follows:

STEP 1	The first step is to calculate the average annual contributions in the first five years you earn at least 500 covered hours.	\$13,104.00 ÷ 5 = \$2,620.80	
STEP 2	The second step is to take 1.20% of the average of the annual contributions:	\$2,620.80 X 1.20% =	\$ 31.45
STEP 3	The result from step 2 is multiplied by the number of years of past employment you have earned up to a maximum of ten.		X 10
TOTAL MONTHLY NON-CONTRIBUTORY SERVICE BENEFIT:			\$314.50

Not everyone has the same number of years of past employment. The chart below demonstrates what Charlie's non-contributory service benefit would be if he had less than 10 years of past employment but worked the same hours as shown in the example. Remember, in order to receive credit for a non-contributory service benefit you must be vested and work at least one 500 covered hour year.

YEARS OF PAST EMPLOYMENT	MONTHLY BENEFIT	YEARS OF PAST EMPLOYMENT	MONTHLY BENEFIT	YEARS OF PAST EMPLOYMENT	MONTHLY BENEFIT
1 year	\$31.45	4 years	\$125.80	7 years	\$220.15
2 years	\$62.90	5 years	\$157.25	8 years	\$251.60
3 years	\$94.35	6 years	\$188.70	9 years	\$283.05

CALCULATING YOUR NORMAL RETIREMENT BENEFIT

The final step in determining your normal retirement benefit is to add together your total contributory service benefit and non-contributory service benefit. In Charlie's example, his total normal retirement benefit would be **\$481.11** at age 65. If he continues working, every hour he works will increase his benefit. There is no maximum benefit under the Plan.

Contributory Service Benefit		Non-Contributory Service Benefit		Normal Retirement Benefit
\$166.61	+	\$314.50	=	\$481.11

RETIREMENT BENEFITS

The Plan offers several types of retirement benefits for vested participants. The chart below summarizes each of these benefits. It briefly describes the eligibility requirements, earliest retirement date and benefit amount for each retirement type.

Recent coverage is an essential Plan requirement if you want to qualify for your highest possible benefit. If you do not have recent coverage, you would not qualify for disability retirement and your retirement benefit may be lower.

AGE AT RETIREMENT	ELIGIBILITY REQUIREMENTS	BENEFIT AMOUNT
Early Retirement Benefit (Ages 55 up to 65)	<ul style="list-style-type: none"> Vested 	You can retire as early as age 55 and receive a percentage of your normal retirement benefit. If you have recent coverage your benefit is higher. At age 55, you receive 54.4% of your benefit with recent coverage compared to 40.0% without recent coverage.
Disability Retirement Benefit (Any Age up to 65)	<ul style="list-style-type: none"> Vested Recent coverage Receiving Social Security disability 	There is no minimum age requirement. Your disability benefit will be at least 85% of your normal retirement benefit. If you are eligible for early retirement, your benefit will not be less than the early retirement benefit you could receive.
Normal Retirement Benefit (Ages 65 to 70)	<ul style="list-style-type: none"> Vested or active participant at normal retirement age or later 	You can retire at age 65 and receive 100% of your normal retirement benefit. If you retire later, your benefit will be increased based on your late retirement factor. (At age 70, you must start receiving benefits, even if you are still working in covered employment.)

RECENT COVERAGE AT RETIREMENT

In general, you have recent coverage at retirement if you work at least 1,500 covered hours during the 60-month period ending just before your pension effective date. If you have recent coverage when you complete 25 years of contributory service, it's yours for good. You have "locked in" your recent coverage protection.

To figure your early retirement benefit, you multiply your early age retirement factor times your normal retirement benefit. The chart below provides a brief summary of the early age retirement factors. Your actual benefit is based on your exact age in years and months on your pension effective date.

EARLY AGE RETIREMENT FACTORS		
Age on Pension Effective Date	Early Retirement Factor Without Recent Coverage	Early Retirement Factor With Recent Coverage
55	40.0%	54.4%
57	49.6%	64.0%
59	59.2%	78.4%
61	71.2%	92.8%
62	78.4%	100.0%
63	85.6%	100.0%
65	100.0%	100.0%

EXAMPLE OF EARLY AGE RETIREMENT BENEFIT CALCULATION

Charlie's normal retirement benefit was **\$481.11**. Let's assume Charlie elects to retire at age 55 and he has recent coverage. As shown in the example below, Charlie would be eligible for **\$261.72** a month at age 55.

Normal Retirement Benefit		Early Retirement Factor Age 55 With Recent Coverage		Early Retirement Benefit At Age 55
\$481.11	X	54.4%	=	\$261.72

DEATH AND SURVIVOR BENEFITS

By law, all pension plans must provide certain survivor benefits for married participants who are vested. The *Western Conference of Teamsters Pension Plan* goes beyond that and provides valuable benefits to your survivors whether you are married or not. The chart below shows you what benefits may be

available to your survivors if you *die before retirement*. There are also additional benefits available to your survivors if you die after retirement. When you retire you will have the option to elect whether you would like to provide death benefits for your survivors.

BENEFIT	ELIGIBILITY REQUIREMENTS	PAYMENT	BENEFIT AMOUNT														
Spouse Lifetime Pension	<ul style="list-style-type: none"> Vested Married 	Monthly benefit payable to your spouse for life.	<p>If you have recent coverage at death:</p> <ul style="list-style-type: none"> Spouse benefit is 66 2/3% of the benefit you would receive under the employee and spouse pension. Benefit is effective immediately upon your death. <p>If you do not have recent coverage at death:</p> <ul style="list-style-type: none"> Spouse benefit is 50% of the benefit you would receive under the employee and spouse pension. Benefit is not effective before the date you would be age 55. 														
Lump Sum Death Benefit	<ul style="list-style-type: none"> Vested 	Payable to your Plan beneficiary in a single sum.	<ul style="list-style-type: none"> 50% of the total basic contributions paid on your behalf, maximum \$10,000. 														
48-Month Death Benefit	<ul style="list-style-type: none"> Vested Not married Recent coverage at death 	Payable to your Plan beneficiary in a single sum.	<ul style="list-style-type: none"> 48 times the monthly benefit you would receive under the life only pension. 														
Child Survivor Benefit	<ul style="list-style-type: none"> Under age 65 At least 3,000 covered hours Survivor benefit rate more than .21¢ Recent coverage Child under 18 and receiving Social Security child benefit 	Payable until youngest child reaches age 18.	<ul style="list-style-type: none"> Benefit amount based on survivor benefit rate and is total amount payable to family. <p>Example:</p> <table> <thead> <tr> <th>Rate</th> <th>Monthly Benefit</th> </tr> </thead> <tbody> <tr> <td>.28¢</td> <td>\$125.00</td> </tr> <tr> <td>.56¢</td> <td>\$240.00</td> </tr> <tr> <td>\$1.00</td> <td>\$420.71</td> </tr> <tr> <td>\$1.50</td> <td>\$626.07</td> </tr> <tr> <td>\$2.00</td> <td>\$831.43</td> </tr> <tr> <td>\$2.41 or more</td> <td>\$1000.00 maximum</td> </tr> </tbody> </table>	Rate	Monthly Benefit	.28¢	\$125.00	.56¢	\$240.00	\$1.00	\$420.71	\$1.50	\$626.07	\$2.00	\$831.43	\$2.41 or more	\$1000.00 maximum
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\$2.00	\$831.43																
\$2.41 or more	\$1000.00 maximum																

RECENT COVERAGE IF YOU DIE BEFORE RETIREMENT

If you die before retirement, you have recent coverage if you had at least 1,500 covered hours during the 60-month period ending with the month of your death. If you have recent coverage when you complete 25 years of contributory service, it's yours for good. You have "locked in" your recent coverage protection.

GLOSSARY OF TERMS

There are a number of terms used in this booklet. In order to help you understand each of these terms, a brief definition of the term is listed below. If you would like to learn more

about the Plan you should refer to the Summary Plan Description or visit the Plan's web site at www.wctpension.org.

Terms Relating to Your Plan Coverage

Covered Hour This means an hour of employment for which your employer is required to make a contribution to the Pension Plan under the terms of a written pension agreement.

Covered Employment This is employment for an employer who is obligated to make contributions to the Pension Trust for your employment according to a written pension agreement.

Hours of Service For vesting and avoiding an interruption of service, the Plan recognizes covered hours and several other types of hours of service. Some other types of hours of service are: Disability absence hours and non-covered employment hours.

Interruption of Service An interruption of service occurs at the end of any calendar year in which you fail to complete 250 hours of service.

Forfeiture of Service A forfeiture of service occurs when you have 5 consecutive interruptions of service. It can only occur at the end of a calendar year. If you have a forfeiture of service, all prior coverage under the Plan up to the forfeiture of service will be lost and disregarded for all purposes.

Non-Covered Employment If you are working for a covered employer but your job is not covered by the Plan, each regular time hour that you work can count as an hour of service. To count as non-covered employment:

- Your work must be performed during the time period your employer is a covered employer.
- Your work must be performed immediately before or after your covered employment with no intervening quit or discharge.
- You must be compensated by your employer for your work.

Vested This means you have the right to receive a future benefit from the Pension Plan when you retire.

Year of Vesting Service A year of vesting service is a calendar year in which you complete at least 500 hours of service. Generally, it takes 5 years of vesting service under the Plan to become a vested participant.

Terms Relating to Your Plan Benefits

Year of Contributory Service A year of contributory service is a calendar year in which you complete at least 500 covered hours under the Plan.

Past Employment This is the period you were working for your employer prior to your unit first becoming covered under the Pension Plan. There are two types of past employment, special past employment and continuous past employment. The Plan will recognize up to 10 years of past employment.

Normal Retirement Date Your normal retirement date is age 65 or if you join the Plan after 65, the second anniversary of your first covered hour while you are an active participant. At age 65 you will receive 100% of your earned benefit.

Earliest Retirement Date Your earliest retirement date is usually age 55. If you are vested, you can retire as early as age 55 and receive a percentage of your normal retirement benefit. The Plan also offers two benefits that can increase your early retirement benefit. They are the Rule of 84 and the PEER Program. Both of these benefits reward long service participants with enhanced benefits.

Late Retirement Date Once you reach age 70 and are vested, you must start drawing your retirement benefit, even if you are still working. If you postpone your retirement past age 65, your total normal retirement benefit is multiplied by a late factor. The longer you wait, the higher your late factor.

Benefit Payment Options When you are ready for retirement, the Plan offers several different types of payment options. One of those payment options is the life only pension. The life only pension provides a set monthly benefit for your lifetime only that stops at your death.

Another form of benefit is the employee and spouse pension. With the employee and spouse pension, you receive a monthly benefit for your lifetime that is less than you would receive under the life only pension. If you die before your spouse, a portion of your monthly benefit is paid for the rest of your spouse's life. Other options are available and you will be provided with your choice of options when you retire.

FREQUENTLY ASKED QUESTIONS

Q If I am in my 5th year of vesting service, do I have to wait until the end of the year to be vested?

A If you are in your 5th vesting year, you'll be vested when you complete 500 covered hours. You don't have to wait until the end of the calendar year to be vested.

Q If I leave the Plan after I'm vested when can I start drawing my pension benefits?

A As long as you are vested when you leave the Plan and are considered retired from employment, you can start receiving benefits as early as age 55, or even earlier if you qualify under the Rule of 84 or a PEER program.

Q Can I ever lose my pension benefits?

A Once you are a Vested Participant, your benefits can never be lost. You are guaranteed to receive a monthly benefit from the Pension Plan for the remainder of your lifetime. However, if you don't become vested you could lose your benefits if you have 5 consecutive calendar years in which you completed less than 250 hours of service per year. If this occurs, you will lose all prior coverage at the end of the 5th year.

Q Do all Teamster employers pay into the Pension Trust Fund?

A Most employers within the 13 Western states have pension agreements with the Western Conference of Teamsters Pension Plan. If you are unsure if your employment is covered under the Pension Plan, you can request a copy of your current collective bargaining agreement from your employer or local union.

Q Once I retire, how long does it take to get back all the contributions that were paid into the Plan for my covered employment?

A The answer depends on how long you work and how much is contributed. For most participants who retire at normal retirement age, it takes approximately four years in retirement for the Plan to pay out more dollars than the contributions paid in.

Q Do my union dues pay for Plan benefits?

A No, only employer contributions submitted on your behalf and investment earnings pay for Plan benefits.

Q Will my benefits from this Pension Plan be affected by the benefits I receive from Social Security or other Pension Plans (i.e. PERS or 401K)?

A No. Unlike some plans, your pension benefit is not affected by amounts you may receive from other pension plans or Social Security.

Q What type of Plan is the Western Conference of Teamsters Pension Plan?

A The Plan is a multi-employer defined benefit Plan. This means many different employers contribute to the Pension Trust on behalf of their employees. It also means that your benefits are based on a set formula so that your future benefit can be determined by this formula. Retirement benefits in general are paid as monthly benefits over a participant's lifetime.

Q Who are the Administrative Offices?

A The administrative offices are third party administrative companies hired by the Trustees of the W.C.T.P.T. to administer certain duties of the Trust. Some of those duties include: maintaining participant records, receiving and recording contributions, processing benefits and performing audits. The administrative offices are the resource for participants to get information on their pensions and answers to their questions. The addresses and phone numbers are shown on the back cover.

Q As a participant of the Plan, what type of yearly information will I receive explaining my benefits?

A A personal benefit statement is sent each year to active Plan participants showing the number of covered hours they worked in the previous year and their benefit earned to date. The Plan also offers several other forms of benefit information explaining your status and accrued benefits upon request.

WESTERN CONFERENCE OF TEAMSTERS PENSION TRUST



AREA ADMINISTRATIVE OFFICES

NORTHWEST/ROCKY MT. AREA

2323 Eastlake Avenue East
Seattle, Washington 98102-3305

(206) 329-4900
(800) 531-1489

NORTHERN CALIFORNIA AREA

355 Gellert Blvd., Suite 100
Daly City, California 94015-2666

(650) 570-7300
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SOUTHWEST AREA

1000 South Fremont Avenue, Unit 11/A9-W
Alhambra, California 91803-8839

(626) 284-4792
(800) 845-0571

Regional Service Centers

Portland Office

700 Northeast Multnomah St., Suite 870
Portland, Oregon 97232-2023

(503) 238-6961
(800) 845-9040

Denver Office

1010 Acoma Street
Denver, Colorado 80204-4035

(303) 629-0931

Las Vegas Office

2901 El Camino Avenue, Suite 206
Las Vegas, Nevada 89102

(702) 252-7001
(800) 453-1634