Carpenters' Pension Trust Fund of St. Louis  
EIN: 43-1622970   PN: 001  

Summary Disclosure to Contributing Employers and to Employee Organizations  
2014 Plan Year Ended April 30, 2015

The Pension Protection Act of 2006 requires disclosure of certain information to employers and employee organizations associated with a multiemployer pension plan within 30 days of the due date for the plan’s Form 5500 filing with the Department of Labor. The 2014 Plan Year filing for the Carpenters' Pension Trust Fund of St. Louis was filed timely, in advance of the February 16, 2016 due date. This notice contains the additional required summary information.

Benefit formula

(a) Normal Retirement Date – The first day of the month on or after the later of the date a participant attains age 62.

(b) Monthly Benefit – The monthly benefits are computed based upon the benefits schedule in effect at the date the participant’s Future Service Credits are interrupted. The benefits schedules vary based upon the dates of service and the number of hours worked by a participant in each plan year. The benefit schedules can be found in Section V of the Plan Document, effective May 1, 2001.

The Plan’s benefit formula provisions were not changed during the year ended April 30, 2015.

Contribution schedule

<table>
<thead>
<tr>
<th>Year</th>
<th>Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 30, 2011</td>
<td>$5.75</td>
</tr>
<tr>
<td>April 30, 2012</td>
<td>$6.25</td>
</tr>
<tr>
<td>April 30, 2013</td>
<td>$6.75</td>
</tr>
<tr>
<td>April 30, 2014</td>
<td>$7.25</td>
</tr>
<tr>
<td>April 30, 2015</td>
<td>$7.75</td>
</tr>
</tbody>
</table>

Number of employers obligated to contribute in 2014

1,025

Employers contributing more than 5% of 2014 total contributions

None

Number of participants under the plan on whose behalf no contributions were made by an employer for the year of:

<table>
<thead>
<tr>
<th>Year</th>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>2,190</td>
</tr>
<tr>
<td>2013</td>
<td>2,485</td>
</tr>
<tr>
<td>2012</td>
<td>2,496</td>
</tr>
</tbody>
</table>
Plan’s funded status for 2014 plan year ended April 30, 2015

The Plan was certified as being neither critical nor endangered (green zone) for 2014.

Employer withdrawal liability information

No employers withdrew from the plan during the 2013 plan year ended April 30, 2014. Eight employers withdrew from the plan during the 2014 plan year ended April 30, 2015, two of which were assessed withdrawal liabilities totalling $234,576.

Funding Standard Account amortization base extension

The plan did not seek or receive an amortization extension for 2014. The plan did not use the shortfall funding method for 2014.

Additional Information

Recipients of this Summary have the right to request additional information regarding the Plan:

- Annual Report (Form 5500)
- Summary Plan Description (SPD)
- Summaries of Material Modifications (amendments to the SPD)

Recipients are only entitled to receive one copy of any specific document during any 12-month period. The Plan may impose a reasonable charge to cover copying and other processing expenses involved with providing these documents.

Plan contact: Juli Laramie
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(314) 644-4800