



Notice to Employers and Sponsoring Unions

Carpenters Pension Trust Fund of St. Louis

For the Year Ended April 30, 2016

To: The Trustees of Carpenters Benefit Plans of St. Louis and its affiliated Local Lodges and Employers Contributing to the Carpenters Pension Trust Fund of St. Louis

This notice, regarding the Carpenters Pension Trust Fund of St. Louis (the Plan), is being provided as required by Section 104(d) of ERISA as amended by the Pension Protection Act of 2006. The Plan Year is a calendar year.

1. **Contributions and Benefits:**

- (a) The contribution rate during 2015 was \$8.25 per hour worked.
- (b) Normal Retirement Date – The first day of the month on or after the later of the date a participant attains age 62.
- (c) 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.

2. **Employers:** During Plan Year 2015, 951 employers contributed to the Plan.

3. **Employers Contributing More than 5%:** No employer contributed more than 5% of the total contributions during Plan Year 2015.

4. **Participants with No Contributions:** The reported number of participants on whose behalf no contributions were made by an employer as an employer of the participant are as follows:

2015	2,529
2014	2,223
2013	2,239

5. **Plan Funding Status:** The Plan was in neither critical status nor endangered status for the 2015 Plan Year.

6. **Withdrawing Employers in the Preceding Plan Year:** Two employers withdrew from the plan during the 2015 plan year ended April 30, 2016, which were assessed withdrawal liabilities totaling \$16,770.
7. **Mergers:** There were no Plan mergers during the 2015 Plan Year.
8. **Amortization Extension:** The Plan did not apply for an amortization extension nor did they use the shortfall funding method for the 2015 Plan Year.
9. **Additional Information:** You also have the right to obtain a copy of the 2015 Form 5500, Summary Plan Description, or summary of Material Modifications upon written request and payment of a reasonable charge for such documents. You may only request to receive copies of these documents once during any 12 month period.

Plan contact: Juli Laramie
Controller
1401 Hampton Avenue
St. Louis, MO 63139
(314) 644-4800