

The purpose of this notice is to inform you that an application for a determination on the qualified status of the St. Louis – Kansas City Carpenters Regional Annuity Fund (“Plan”) will be submitted to the IRS. Regulations require that the Plan sponsor notify Plan participants of this application.

**ST. LOUIS – KANSAS CITY
CARPENTERS REGIONAL ANNUITY FUND**

Notice to Interested Parties

1. Notice To:

All present employees covered by a collective bargaining agreement pursuant to which the plan is maintained, and

(i) All other present employees of the employer who are eligible to participate in the plan and (ii) all other present employees of the employer whose principal place of employment is the same as the principal place of employment of such employees under (i) above.

An application is to be made to the Internal Revenue Service for an advance determination on the qualification of the following employee pension benefit plan:

2. Name of Plan:

St. Louis – Kansas City Carpenters Regional Annuity Fund

3. Plan Number:

002

4. Name and Address of Applicant:

Board of Trustees of St. Louis - Kansas City Carpenters Regional
Annuity Fund Trust Fund
1419 Hampton Avenue
St. Louis, Missouri 63139

5. Applicant EIN:

37-1942230

6. Name and Address of Plan Administrator:

Board of Trustees of St. Louis - Kansas City Carpenters Regional
Annuity Fund Trust Fund
1419 Hampton Avenue
St. Louis, Missouri 63139

7. The application will be filed on October 18, 2019 for an advance determination as to whether the plan meets the qualification requirements of Section 401 or 403(a) of the

Internal Revenue Code of 1986 (the “Code”), with respect to the plan’s initial qualification. The application will be filed with:

Internal Revenue Service
Attention: EP Determination Letters
7940 Kentucky Drive
MS 31A
Florence, KY 41042

8. The employees eligible to participate under the plan are described below, subject to the terms of the Plan.

Individuals who are working within the jurisdiction of the Union, employed by a contributing Employer, and for whom contributions are required pursuant to a Collective Bargaining Agreement or other Agreement are eligible to become Participants. Union means the St. Louis - Kansas City Carpenters Regional Council, affiliated with United Brotherhood of Carpenters and Joiners of America and any other local union who has agreed to the terms and provisions of the Plan and whose participation in the Plan has been accepted by the Board of Trustees.

In addition, an employee may also include (i) self-employed persons or other non-union employees employed by a contributing Employer, or (ii) elected officials of, and other persons not covered by another annuity fund performing duties for the St. Louis - Kansas City Carpenters Regional Council, the local unions under its jurisdiction or the employee benefit plans sponsored by it.

9. The Internal Revenue Service has not previously issued a determination letter with respect to the qualification of this Plan.

RIGHTS OF INTERESTED PARTIES

10. You have the right to submit to EP Determinations, at the above address, either individually or jointly with other interested parties, your comments as to whether this plan meets the qualification requirements of the Internal Revenue Code. Your comments to EP Determinations may be submitted to:

Internal Revenue Service
EP Determinations
Attn: Customer Service Manager
P.O. Box 2508
Cincinnati, OH 45202

You may instead, individually or jointly with other interested parties, request the Department of Labor to submit, on your behalf, comments to EP Determinations regarding qualification of the plan. If the Department declines to comment on all or some of the matters you raise, you may, individually, or jointly if your request was made to the Department jointly, submit your comments on these matters directly to EP Determinations.

REQUESTS FOR COMMENTS BY THE DEPARTMENT OF LABOR

11. The Department of Labor may not comment on behalf of interested parties unless requested to do so by the lesser of 10 employees or 10 percent of the employees who qualify as interested parties. The number of persons needed for the Department to comment with respect to this plan is ten (10). If you request the Department to comment, your request must be in writing and must specify the matters upon which comments are requested, and must also include:
 - (1) the information contained in items 2 through 5 of this Notice; and
 - (2) the number of persons needed for the Department to comment.

A request to the Department to comment should be addressed as follows:

Deputy Assistant Secretary
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210
ATTN: 3001 Comment Request

COMMENTS TO THE INTERNAL REVENUE SERVICE

12. Comments submitted by you to EP Determinations must be in writing and received by it by December 2, 2019. However, if there are matters that you request the Department of Labor to comment upon on your behalf, and the Department declines, you may submit comments on these matters to EP Determinations to be received by it within 15 days from the time the Department notifies you that it will not comment on a particular matter, or by December 2, 2019, whichever is later, but not after December 17, 2019. A request to the Department to comment on your behalf must be received by it by November 2, 2019 if you wish to preserve your right to comment on a matter upon which the Department declines to comment, or by November 12, 2019 if you wish to waive that right.

ADDITIONAL INFORMATION

13. Detailed instructions regarding the requirements for notification of interested parties may be found in sections 19 and 20 of Revenue Procedure 2019-4. Additional information concerning this application (including, where applicable, an updated copy of the plan and related trust; the application for determination; any additional documents dealing with the application that have been submitted to the Internal Revenue Service; and copies of section 19 of Revenue Procedure 2019-4) is available at

St. Louis – Kansas City Carpenters Regional Annuity Fund
c/o Benefit Plans Administrator
1419 Hampton Avenue
St. Louis, Missouri 63139

during normal business hours for inspection and copying. (There is a nominal charge for copying and/or mailing.)