



# Carpenters Trusts of Western Washington

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March 29, 2010

Dear Participant:

## Application to Change Employment Classification – 401(a) Supplemental Contributions

There are four employment classifications under the collective bargaining agreements between the Pacific Northwest Regional Council of Carpenters and signatory employers (please see the enclosed application). The employment classifications are based on the type of work you perform in the building and construction industry, attainment of advanced levels, experience, and status. Your employment classification affects the 401(a) supplemental contributions made to the Carpenters of Western Washington Individual Account Pension Plan on your behalf. For example, if you work under Class 0, no 401(a) supplemental contribution is made to the plan on your behalf; if you work under Class I, a \$1.00 per hour contribution is made to the plan on your behalf; and so on. All four employment classifications receive the \$.60 per hour called for under the collective bargaining agreements. *401(a) supplemental contributions are an important, tax-advantaged way to enhance your retirement. Currently, over 2,600 participants have a 401(a) subaccount in the Carpenters Individual Account Pension Plan.*

## Apply to Change Your Classification Status April 1 – April 30

Each year during the month of April, you may submit an application to change your employment classification under the collective bargaining agreement, thereby increasing or decreasing the 401(a) supplemental contribution made to the plan on your behalf. If, for example, you are in Class II (\$2.00 per hour), you may submit an application to change to Class I (\$1.00 per hour), Class III (\$3.00 per hour) or Class IV (\$4.00 per hour), assuming you qualify. If, in this example, you do not submit an application, you will remain in Class II (\$2.00 per hour). You may submit an application to move from Classes I, II, III, or IV to Class 0 at *any* time during the year.

If you qualify and would like to change your employment classification during April, you ***must*** complete the enclosed application. ***Your completed and signed application must be post-marked by the United States Postal Service (USPS) or date-stamped by the Trust Office by April 30, 2010 or it will be denied. Please do not submit your application to your employer or local union.***

(over, please)

## Questions?

If you have questions about the application process or about 401(a) supplemental contributions in general, please contact Participant Services at the Trust Office.

(206) 441-6514 Seattle Area

(800) 552-0635 Nationwide

[www.ctww.org](http://www.ctww.org)

Sincerely yours,

Board of Trustees  
Carpenters of Western Washington  
Individual Account Pension Plan