



IRONWORKERS LOCAL 11
BENEFIT FUNDS & TRAINING FACILITY

IRON WORKERS LOCAL 11
TRAINING FUND

SUMMARY PLAN DESCRIPTION (SPD)

JULY 1, 2015

IRON WORKERS LOCAL 11 TRAINING FUND

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The Iron Workers Local 11 Training Fund is administered by a joint Board of Trustees consisting of Union Trustees and Employer Trustees with equal voting power.

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Mr. Charles W. Lawson

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INTRODUCTION

The Iron Workers Local 11 Training Fund (the "Program" or "Fund") is designed to help apprentices establish their careers and to help journeymen further theirs. The Fund's Apprenticeship and Journeyman Upgrade Programs help ensure that worksites in our jurisdiction are staffed only with fully qualified, responsible, safety-conscious Ironworkers.

Contributing employers pay the full cost of the Fund and make all contributions. Employee contributions are neither required nor allowed. Employer contributions are based on the rate(s) specified in applicable collective bargaining agreements, and take the form of Benefit Vouchers that employers buy from the Fund. The Benefit Voucher you get in your pay envelope every pay period shows the total hours for which contributions have been made on your behalf to all Ironworkers Funds, including this Training Fund and which are made at the rates specified in the current collective bargaining agreement.

This section of your handbook is the Summary Plan Description for the Training Fund as of July 1, 2015. It's meant to help you understand how the Fund works. It doesn't change the rules and regulations of the Training Fund or other documents, including the trust agreement establishing the Fund or the collective bargaining agreements which fund the Trust Fund. Rights to benefits can be determined only by official action of the JAC or by the Board of Trustees. If there is any conflict between the terms of the official rules and regulations of the Training Fund and this section, the official rules and regulations shall control. In addition, the Board of Trustees reserves the right, in its sole and absolute discretion, to amend or end this Program at any time, subject to the terms of this applicable trust Agreement.

If you have any questions after reading this section, please contact the Fund Office.

THE APPRENTICESHIP PROGRAM

Employers and your local union have established the Apprenticeship Program to encourage careful selection of persons entering into the ironworker trade; to train apprentices who are now in the trade; and to help prepare them for profitable employment and good citizenship. The ultimate goal of the Program is to make sure that there are enough qualified ironworkers for employers to hire so that the public may receive the best possible work.

Who's Eligible

You can apply for the Apprenticeship Program if you meet all of the following:

- At least 18 years old
- A high school graduate (or have a GED - General Equivalency Diploma)
- A legal resident or legal resident alien of the United States.
- A valid driver's license.

How to Enroll

If you meet all of the qualifications listed above, follow these steps to join the Apprenticeship Program.

Step 1: Submit an **Apprenticeship Program Application Form** and the **required application fee** to the Training Program. Make sure you complete and sign the Form before you submit it. Forms are available from the Training Program and Fund Office.

Step 2: The Program will schedule you to take the **Steel Walking Test**. The Steel Walking Test is administered by the Training Program.

Step 3: **If you fail the Steel Walking test**, you must wait until the next application period before you can re-apply to take it again.

If you pass the Steel Walking test, the Program will then schedule you to take the **ACT Work Keys Locating Information and Applied Math Test**.

Step 4: If you're one of the high scorers on the **Work Keys Test**, the Program will then schedule you for an impartial interview with representatives from the Training Program.

Step 5: If you possess other qualities such as interest, character, cooperativeness, judgment and similar factors that promise successful completion of the individual's apprenticeship and performance as a journeyman as determined by a fair and impartial interview, the Program will then schedule you for a **physical exam** and a **drug test**.

Step 6: If you pass the physical exam and drug test, the Program will then offer you a position in the Apprenticeship Program.

Certificate of Completion

After you pass all of your Practical Evaluations and successfully complete the Apprenticeship Program, you will appear before your local union's Examining Board. The Board will determine if you have acquired the necessary skills you need to become a journeyman. You will receive the Certificate of Completion from the International Association of Bridge, Structural, Ornamental and Reinforcing Ironworkers and a certificate from the Bureau of Apprenticeship and Training of the U.S. Department of Labor, upon successful completion.

About the Joint Apprenticeship Committee

The Joint Apprenticeship Committee oversees the Training Program. The Committee consists of at least one (1) and up to five(5) Representatives appointed by the Trustees representing the Employers and at least one (1) and up to five (5) Representatives appointed by the Trustees representing the Union, maintaining an equal representation of both, the Training Coordinator and the Director of Training. The Director of Training or the Training Coordinator shall make recommendations to the JAC, but will not have a vote. The Representative members of the Committee shall be selected by the groups they represent. The Union Representative shall be selected by the Union Trustees. The Employer members shall be selected by the Trustees appointed by the Employer Associations. The term of employer representatives shall be the same as the Union's, the term shall continue until vacated with vacancies to be filled in the same manner in which the original appointments were made (members may succeed themselves). JAC establishes standards, training curriculum, exams and passing standards for apprentices and journeymen.

How the Apprenticeship Program Works

As an apprentice, you'll learn both by on-the-job training and by taking classes. It generally takes four (4) years to complete the Apprenticeship Program. A minimum of 720 hours of classroom and "Hands-on" instruction is mandatory.

On-the-job training. Once you've been accepted into the Apprenticeship Program, you will be placed on a job as an apprentice ironworker depending on the availability of work. During your first 90 days as an apprentice - your trial employment period- you will be observed by a journeyman, your local union steward, and your contributing employer. A written report of your performance during the trial period may be submitted to the Joint Apprenticeship Committee ("JAC"), who will determine if your apprenticeship should continue.

Classes. You will be required to take at least 200 hours of Apprenticeship Program classes a year, for at least four (4) years. Please note that the JAC can cancel or suspend your apprenticeship if you do not fulfill the classroom requirements.

Work Schedule. Apprentices work the same amount of hours as journeymen. Overtime work is not allowed, if it conflicts with the apprentice training classes.

Pay. Your pay rate will be based on a percentage of the journeyman rate. The percentage increases when you pass certain Practical Evaluations (as described below).

Practical Evaluations and Pay Rates

Your apprenticeship is marked by eight, six-month periods: Practical Evaluations are given every six months during your apprenticeship. The Practical Evaluations demonstrate that you have mastered specific ironworking skills such as Knot Tying, Reinforcing Steel Layout, Oxy-Acetylene Torch Assembly Disassembly and Use, Arc-Welding, etc. Each Practical Evaluation you pass, brings you one step closer to becoming a journeyman and also means a higher pay rate, as shown on this chart.

If You Pass This Practical Evaluation...	Which You Can Take In This Year of Your Apprenticeship...	Your Pay Rate Will Be This Percentage of the Journeyman Rate
1	1st six months	50%
2	2nd six months	60%
3	3rd six months	70%
4	4th six months	70%
5	5th six months	80%
6	6th six months	80%
7	7th six months	90%
8	8th six months	90%

THE JOURNEYMAN UPGRADE PROGRAM

The Journeyman Upgrade Program is designed to help experienced ironworkers learn new skills and acquire and maintain industry certifications. Taking Program courses is an effective way to broaden your employment opportunities and stay current with industry trends.

Who's Eligible

You can take Journeyman Upgrade Program courses if you are a journeyman ironworker who is covered by a collective bargaining agreement of Iron Workers Local 11.

Courses

Journeyman Upgrade Program courses are offered from time to time, based on demand. Here are some of the offered courses.

American Red Cross First Aid and CPR. A licensed paramedic will teach standard first aid and cardio-pulmonary resuscitation (CPR) in this 15-hour course. Participants who successfully complete this course will be certified to perform first aid and CPR and will receive American Red Cross First Aid and CPR cards. The American Red Cross First Aid Manual will be supplied to all Participants.

Architectural and Ornamental Training for Ironworkers. This course strengthens the ironworker's role in the installation of architectural and ornamental materials. All phases of this industry are covered, including hand and power tools, anchors and fasteners, sealants, glazing systems (installation of glass and system testing) and the operation and use of layout instruments. Participants become familiar with different glazing, curtain wall and window systems through mockups and hands-on training.

Beginner and Intermediate Instructional Welding. A 12-week course for beginner and intermediate welders emphasizes personal instruction and practice. Participants who successfully complete this course will develop the skills needed for the American Welding Society Ironworker Welder Performance Qualification Test.

Construction Organizing Membership Education Training (COMET). This course requires a minimum of 8 classroom hours and provides apprentices and journeyman with useful information about the challenges facing the Ironworker union and provides thought provoking questions and suggestions for how to navigate the world of construction in the 21st century. Participants will be encouraged to think about important issues facing them and their peers and to brainstorm and identify short-term and long-term solutions.

Cranes. This course is designed to provide the Iron Worker student with training in how to safely erect and dismantle mobile cranes, describe principles of crane operation, identify quadrants of crane operation, read crane load charts, identify crane capacity factors, identify roles and responsibilities for crane setup, assembly and disassembly, describe mobile crane operating procedures and identify requirements for working near power lines.

Foreman Training for Ironworkers. This is a 24-hour course designed to develop skilled ironworker foremen. During this course the participants will learn the roles and responsibilities of the foremen. In addition, they will learn how to create an effective work team, communicate effectively, apply problem-solving skills, document and maintain records, maintain labor-management relations, plan and schedule work, implement a safety program and ensure the quality of work.

Journeyman Welding Certification Program. This course provides participants with the opportunity to take the American Welding Society Ironworker Welder Performance Qualification Test in Shielded Metal Arc Welding (Stick) or Flux Core Arc Welding (innershield). Candidates must complete the required test plates within specific time limits. Participants, who pass the welding test, receive certification, recognized nationally.

Hazardous Material ("Haz-Mat") Training for Ironworkers. A 40-hour course designed to prepare the ironworker for work on a Hazardous Material job site. The instruction covers all phases of work that may be encountered on a Haz-Mat site, highlighted by training and wearing protective equipment while performing simulated rod, structural and rigging tasks. This course is taught by Certified Haz-Mat, Ironworker Instructors, with the aid of a Certified Industrial Hygienist. Certification is awarded upon successful completion of the course.

Hazardous Material Training Refresher Course. This 8-hour course complies with Federal Regulations for renewal of certification of the 40-hour Haz-Mat course. This refresher is conducted on an annual basis. Certification is good for one year. 40-hour Hazardous Material Certification is a prerequisite.

History of the Ironworkers Union. This course covers the history of Union ironworkers, the evolution of construction technologies, and how major events in history have affected our Union. Ironworkers taking this course will come away with pride knowing we have shaped the events of history in our 100 plus years of existence.

Journeyman Blueprint Reading Courses. Two separate 24-hour courses in reinforcing and structural blueprint reading are available. These courses are designed to improve the blueprint reading skills of the journeyman ironworkers.

Layout Instruments for Ironworkers. This course is designed to provide the Iron Worker student with training in using basic layout tools, performing mathematics for layout work, using automatic levels, lasers, theodolites, transits and total stations.

Lead Hazard Training for Ironworkers. A 32-hour course that trains the ironworker to recognize the hazards of lead encountered on the job site. This course teaches how to safely avoid health risks when working on lead painted structures. Included in the instruction are hands on familiarization with respiratory equipment and technical expertise from a Certified Industrial Hygienist Certification is awarded upon successful completion of this course.

30-Hour OSHA Safety Course. This course is designed to provide the Iron Worker student with training in a variety of OSHA areas in order to improve their ability to work safely on construction sites.

Precast Safety and Erection. This course is designed to provide the Iron Worker student with training in preconstruction planning and precast concrete erection practices and procedures, equipment, safety procedures, erection tolerances and quality control procedures.

Rigging and Rigging Safety for Ironworkers. This course is designed to focus on major areas of rigging. Topics covered include cranes, and their operation, hand signals, wire rope, reeving, rigging hardware, slings, hoists and winches, jacks and rollers and chains. Videos, manuals and hands on projects aid in the presentation of the course.

Scaffold User- Scaffold Erecting/Dismantling. A 16-hour course that meets OSHA regulations and qualifies the ironworker to erect scaffolding as job conditions dictate. Newly mandated OSHA regulations require any person using, erecting or dismantling scaffolding to be trained and certified before engaging in this activity. Certification is awarded upon completion of the course.

Structural Steel Erection 1. The first of two structural courses is designed to provide the Iron Worker student with training in structural steel erection including history, safety, tools and equipment, drawings, handling materials, erecting structural steel members, plumbing and aligning structural steel, bolting up and making structural connections.

Federal OSHA Subpart R - Steel Erection Standard. This 10-hour course will use a series of training modules developed to illustrate the requirements of OSHA's Subpart R- Steel Erection Standard. Every ironworker engaged in steel erection, connecting, decking, and multiple lift rigging procedures is required to have this specialized training. Certification is awarded upon successful completion of this course.

Unbonded Post-Tensioning. This course is designed to provide the Iron Worker student with training in unbonded post-tensioning systems including single-strand tendons, encapsulated systems and barrier cable systems. The course covers principles and theories, system components safety practices, tools and equipment, unloading, handling, storage, installation, stressing and finishing for all types of single-strand unbonded post-tensioning systems.

Special courses available. Other courses available upon request include caulking, operations of the bending machine, fence erection, post tensioning certifications, pre-engineered buildings course and any part or selection of a previously described course.

HOW TO ENROLL

If you are interested in taking any of these courses, contact your Local or the Iron Workers Local 11 Training Fund.

Iron Workers Local 11 Training Fund
12 Edison Place
Springfield, NJ 07081-1310
(973) 376-7230 Ext. 611

The Training Program office is open Monday through Friday, 8:30 AM to 4:30 PM.

FREQUENTLY ASKED QUESTIONS

Q: How do I get an application for the Apprenticeship Program?

A: Contact the Fund Office or Training Program at (973) 376-7230 Ext. 611.

Q: When would I attend classes during my apprenticeship?

A: Apprenticeship classes are usually at night or on weekends.

Q: Where do I attend apprenticeship or Journeyman upgrade classes?

A: Classes are held at the Ironworkers Training Facility in Springfield, New Jersey.

Q: Can I continue taking courses after I finish my apprenticeship?

A: Yes. Once you successfully finish the Apprenticeship Program and become a journeyman, you can take courses offered in the Journeyman Upgrade Program.

Q: Do I have to pay to take apprentice or Journeyman upgrade classes?

A: No. The cost of all courses offered by the Training Program is covered by the contribution employers make, as specified in collective bargaining agreements.

Q: How do I enroll In Journeyman Upgrade courses?

A: Contact Iron Workers Local 11 or the Iron Workers Local 11 Training Fund.

OTHER INFORMATION YOU SHOULD KNOW

Filing Appeals

You do not need to file a request to receive training benefits. However, if you do not receive benefits that you believe you are entitled to, contact the JAC to review your situation. If the JAC review doesn't resolve your situation, you can file an appeal with the Board of Trustees. The JAC will tell you what information or documentation they will require to process your appeal. Appeals should be submitted to the Board of Trustees at the address shown on the last page of this SPD/Plan.

If an Appeal is Denied

If your appeal is denied, in whole or in part, the Trustees will send you a written explanation stating the reason for the denial. Furthermore, they will advise you of your right to bring a civil action under the Employee Retirement Income Security Act of 1974 (ERISA) following an adverse decision on your appeal.

Your Disclosures to the Fund

If you provide false information to the Fund or commit fraud, you may be required to indemnify and repay the Fund for any losses or damages caused by your false statements or fraudulent actions.

How Benefits Can Be Reduced, Delayed or Lost

There are certain situations under which training benefits can be reduced, delayed or lost. Most of these circumstances for apprentices are spelled out in the Apprentice Agreement and the Apprenticeship Standards and for Journeymen in this SPD or by rules and regulations as established by the JAC for either apprentices or journeyman or both.

Amendment and Termination of the Training Program Trust

The Trustees of the Training Program have the authority to amend or terminate the Training Program at any time and for any reason. You will be notified if the Training Program is amended or terminated; however, the change may be effective before a notice is delivered to you.

Plan Administration

The Training Program is a training benefit plan providing training benefits. Benefits are provided from the Fund's assets. Those assets are accumulated under the provisions of the Trust Agreement and are held in a Trust Fund for the purpose of providing benefits to participants and defraying reasonable administrative expenses. The Fund is administered by a joint Board of Trustees consisting of Union Trustees and Employer Trustees with equal voting power.

Interpretation of the Plan/SPD

The JAC shall be sole judges of the Apprentice evaluation and application of these rules and the Apprenticeship Standards. Two Representatives of the JAC, one who was appointed by the Union Trustees and one who was appointed by the Employer Trustees, based upon the recommendation of the Director of Training or Training Coordinator, shall be the sole judges of the Apprentice evaluation, application of these rules and decide all issues of eligibility, suspension or termination from the Training Program. Appeal may be made to two Trustees of the Training Program, one who was appointed by the Union and one who was appointed by the Employer. The standard of review of Trustees decisions shall not be de novo, but shall be on the record of the hearing before the Trustees and the arbitrator shall not substitute his or her judgment for the judgment of the Trustees but shall search the record to determine if there was any basis for the Trustee's decision and not whether he or she, as Arbitrator, would have decided the matter with the same result. The decision of the Trustees shall only be reversed or modified if it was arbitrary, unreasonable or capricious, i.e. without any basis. The Training

Coordinator or Director of Training is authorized by the JAC to perform the day to day operations for the Training Program. The Training Coordinator or Director of Training may withhold pay raises or advancement in the event an Apprentice fails to comply with the terms of this Apprentice Agreement or Apprenticeship

Standards.

The JAC or the Trustees, as the case may be, have the sole and absolute discretionary authority to interpret the terms of the Plan, determine the benefit eligibility, and resolve ambiguities or inconsistencies in the Plan, Apprenticeship Agreement, or Apprenticeship Standards. All determinations and interpretations made by the JAC or Board of Trustees shall be final and binding upon all apprentices, journeymen, participants, beneficiaries and any other individuals claiming benefits under the Plan.

The Board of Trustees has delegated certain administrative and operational functions to the JAC and to the staff of the Training Program or Fund Office. Most of your day-to-day questions can be answered by the Training Coordinator.

Employer Contributions

The Training Program Trust receives contributions according to collective bargaining agreement between your employer and Iron Workers Local 11. This collective bargaining agreement provides that employers contribute to the Fund on behalf of each covered employee on the basis of a fixed rate. Certain other employers (such as Iron Workers Local 11) may participate in the Training Program Trust by signing a participation agreement.

To find out whether a particular employer is contributing to the Fund on behalf of participants working under a collective bargaining agreement or a participation agreement and, if so, to which plan the employer is contributing, contact the Fund Office. You can look at the collective bargaining agreements at the Fund Office or get your own copy upon written request to the Fund Office.

YOUR RIGHTS UNDER ERISA

As a participant in the Training Fund, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants are entitled to:

Receive Information About Your Plan and Benefits

Examine, without charge, at the Fund Office, all documents governing the Training Program Trust, including this Summary Plan Description, collective bargaining agreements, and a copy of the latest annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefit Security Administration (formerly the Pension and Welfare Benefits Administration).

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including collective bargaining agreements, and copies of the latest annual report (Form 5500 series) and an updated Summary Plan Description. The Plan Administrator may make a reasonable charge for the copies.

Receive a summary of the Training Program Trust's annual financial report. The Trustees are required by law to furnish each participant with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Training Program Trust participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Fund, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you unless you breach the Apprenticeship Agreement you agreed to be bound by or the Apprenticeship Standards attached to that Apprenticeship Agreement or you breach a rule or regulation of the Training Program, including any rules or regulations issued by the JAC. No one can discriminate against you in any way to prevent you from obtaining a training benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a Training Program Trust benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Training Program Trust documents or the latest annual report from the Training Program Trust and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, or if you disagree with the Plan's decision you may file suit in Federal court after you have exhausted your appeals as set forth in this SPD/Plan. If it should happen that Training Program Trust fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees.

Assistance With Your Questions

If you have any questions about the Training Program, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest Office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or:

Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington D.C, 20210

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

PLAN FACTS

Official Plan Name: Iron Workers Local 11 Training Fund

Employer Identification Number (EIN): 22-6065408

Plan Number: 501

Plan Year: July 1-June 30

Type of Plan: Welfare benefit plan providing training benefits.

Funding of Benefits:

All contributions to the Training Program Trust are made by contributing employers under the Plan in accordance with applicable collective bargaining agreements. Earnings on invested contributions help pay for administrative expenses.

Trust

Assets are held in a Trust Fund for the purpose of providing benefits to covered participants and paying reasonable administrative expenses.

Plan Sponsor and Administrator:

The Iron Workers Local 11 Training Fund is administered by a joint Board of Trustees. The office of the Board of Trustees may be contacted at:

Iron Workers Local 11 Training Fund
12 Edison Place
Springfield, NJ 07081-1310

Agent for Service of Legal Process:

The Board of Trustees has been designated as the agent for the service of legal process. Legal process may be served at the Fund Office and on the individual Trustees.

NOTES

