

# Al Minor & Associates, Inc.

Retirement Plan Design and Administration

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November 21, 2008

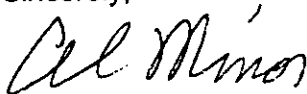
U.S. Department of Labor  
Employee Benefit Security Administration  
Public Disclosure Room N1513  
200 Constitution Avenue, N.W.  
Washington, DC 20210

Re: Graphic Communications International Union Local 147-B Pension Plan  
United Brick and Clay Workers of America, AFL-CIO District Council #9 Pension Plan

Dear Sir:

Enclosed are the notices for these two multi-employer plans indicating that the plans are either in endangered status or critical status as of the actuarial valuation performed in 2008. We understand that these notices must be submitted to the U.S. Department of Labor, the PBGC, plan participants and the plan sponsors.

Sincerely,



Albert R. Minor, Jr., EA, ASA, COPA  
Consulting Actuary

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Enclosures

## **Graphic Communications International Union 147-B Pension Plan**

This is to inform you that on October 21, 2008, as a result of the Pension Protection Act, the plan actuary certified to the U.S. Department of the Treasury and also to the plan sponsor that the Graphic Communications International Union 147-B Pension Plan is in endangered status for the plan year beginning January 1, 2008. Federal law requires that you receive this notice.

### **Endangered Status**

Before any changes or modifications, the Plan was considered to be in endangered status because it has funding or liquidity problems, or both. More specifically, the Plan's actuary determined that the Plan's funded percentage for the fiscal year beginning January 1, 2008 was 71% (a comparison of the assets to the present value of accumulated benefits) and is projected to have an accumulated funding deficiency in the fiscal year ending December 31, 2009.

### **Funding Improvement Plan**

Federal law requires pension plans in endangered status to adopt a funding improvement plan aimed at restoring the financial health of the Plan. The law permits pension plans to reduce, or even eliminate, certain benefits as part of a funding improvement plan as well as increase contributions. If the Trustees of the Plan determine that benefit reductions or modifications are necessary, you will receive a separate notice identifying and explaining the effect of those reductions.

### **Where to Get More Information**

For more information about this Notice, you may contact DeDe Haignere, at the Fund Office, and GCIU 147-B Pension Plan, PO Box 819, Westerville, Ohio 43086 or call 614-794-2300. You have the right to receive a copy of the funding improvement plan after it has been adopted by the Trustees.

Date: November 6, 2008