Notice of Endangered Status For

Northwest Indiana Regional Council of Carpenters Pension Plan EIN: 51-6123713 PN: 001

This is to inform you that on September 28, 2011 the Plan actuary certified to the U.S. Department of the Treasury, and also to the plan sponsor, that the Plan is in Endangered status for the plan year beginning July 1, 2011. Federal law requires that you receive this notice.

Endangered Status

A plan is in endangered status if it fails to meet certain specified benchmarks added by the Pension Protection Act designed to identify plans that could develop funding problems in the future and require the parties to take action now to prevent that from occurring. A plan is in endangered status if the ratio of assets to liabilities (funded ratio) is less than 80% in the current plan year or if it has a projected funding deficiency over the next 7 plan years. The Fund's funded ratio is less than 80% in the current plan year.

Funding Improvement Plan

Federal law requires pension plans in Endangered status to adopt a funding improvement plan aimed at improving the long term funding. Due to the Plan's status being certified as Endangered during the plan year beginning July 1, 2010, a Funding Improvement Plan has been adopted by the Trustees.

Where to Get More Information

For more information about this Notice, you may contact the Fund office at (219) 769-6944, (800) 759-6944 or 2111 West Lincoln Highway, Merrillville, Indiana 46410. You have a right to receive a copy of the Funding Improvement Plan from the plan.