



UMWA HEALTH AND RETIREMENT FUNDS

2121 K Street, NW • Suite 350 • Washington, DC 20037 • Telephone: 800.291.1425
EBSA/PUBLIC DISCLOSURE

2010 NOV -1 PM 2: 20

October 26, 2010

Pension Benefit Guaranty Corporation
Attn: Multiemployer Program Division
1200 K St. NW, Suite 930
Washington, DC 20005-4026

Department of Labor
Employee Benefits Security Administration
Public Disclosure Room, N-1513
200 Constitution Avenue, NW
Washington, DC 20210

Re: UMWA 1974 Pension Plan (EIN 52-1050282, Plan Number 002)
Notice of Zone Status

To Whom It May Concern:

Enclosed is the UMWA 1974 Pension Plan's 2010 Notice of Zone Status.

Sincerely,

A handwritten signature in cursive script that reads "Lorraine Lewis".

Lorraine Lewis
Executive Director

LL/cod
Enclosure

Notice of Zone Status for United Mine Workers of America 1974 Pension Plan

This is to inform you that on September 27, 2010, the actuary for the UMWA 1974 Pension Plan (“Plan”) certified to the U.S. Department of the Treasury and the plan sponsor that the Plan is in “Seriously Endangered Status” for the plan year beginning July 1, 2010. The certification of the Plan’s status and this notice are required under the Pension Protection Act of 2006 (“PPA”).

Under the PPA, a multiemployer plan’s actuary must certify the plan’s funded status for the plan year. The PPA sets forth “zones” that represent the plan’s financial status: “endangered,” “seriously endangered,” “critical” or “neither critical nor endangered.” If the plan is certified to be endangered, seriously endangered or critical, the plan sponsor must notify participants and the bargaining parties and take specific steps designed to improve the plan’s financial status over a set period of time.

Seriously Endangered Status

The Plan is considered to be in Seriously Endangered Status for the July 1, 2010 plan year because the actuary determined that the Plan’s funded percentage is less than 80% and the Plan is projected to have an accumulated funding deficiency by the plan year beginning July 1, 2017. Even though the Plan is projected to have an accumulated funding deficiency in the next seven years, the Plan is expected to have sufficient assets to timely pay expected benefits and expenditures during this period. Your benefit payments are not affected at this time and you will continue to receive your monthly pensions as provided for under the Plan.

Funding Improvement Plan

When a pension plan is certified to be in seriously endangered status, Federal law requires the plan to adopt a funding improvement plan aimed at restoring the financial health of the plan. The funding improvement plan may include increased contributions to the plan and/or modifications to certain future benefit accruals. You have a right to receive a copy of the funding improvement plan once it is adopted, which under federal law must occur by May 26, 2011.

Where to Get More Information

For more information about this notice, you may contact the UMWA Health & Retirement Funds’ Call Center toll free at 1-800-291-1425, option 3. If you would prefer to send written correspondence about this notice, you may send it to the Board of Trustees, c/o Lorraine Lewis, Executive Director, UMWA 1974 Pension Trust, 2121 K Street, NW, Suite 350, Washington, DC 20037. Please note that the PPA requires that the Plan’s funded status be reviewed and certified annually, and that the plan sponsor must annually update the funding improvement plan or any rehabilitation plan.