



THE SEGAL COMPANY  
101 North Wacker Drive, Suite 500 Chicago, IL 60606-1724  
T 312.984.8631 F 312.984.8590 www.segalco.com

EBSA/PUBLIC DISCLOSURE  
2010 SEP 28 AM 7:55

September 23, 2010

**CERTIFIED MAIL – RETURN RECEIPT**

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

Re: **Notice of Plan Status for 2010**

Dear Sir or Madam:

Attached is the Notice of Plan Status (“Yellow Zone”) for the International Brotherhood of Electrical Workers Local Union No. 252 Pension Plan (EIN 38-6323896, PN 001).

Very truly yours,

Daniel V. Ciner

dbo

Attachment

cc: Tom D. Luczak  
Mary Ann Doneth  
Kevin Ladd  
Joseph Moynihan  
John Janezic  
Marsha Palmer

5133965v1/01125.013

Benefits, Compensation and HR Consulting Offices throughout the United States and Canada



Founding Member of the Multinational Group of Actuaries and Consultants, a global affiliation of independent firms

**International Brotherhood of Electrical Workers  
Local Union No. 252 Pension Plan  
PPA Notice of Plan Status**

Prepared by  
The Segal Company  
August 2010  
August 2010

International Brotherhood of Electrical Workers Local Union No. 252 Pension Plan  
Notice of Plan Status  
September, 2010

Participants, Beneficiaries, Participating Union, and Contributing Employers:

The Pension Protection Act (PPA or Act), signed into law in 2008, is intended to improve the financial condition of pension plans. The Act implemented several safeguards as well as notification requirements to share more information about a plan's "financial health" with participants and others directly interested in the plan.

Many of the PPA's safeguard provision relate to funding, which, in simplest terms, is how much a plan has coming in, going out, and what is in reserve for the future. The safeguards are intended to create more discipline to prevent avoidable funding problems. Starting with the 2008 plan year, the Act requires that all pension plans be tested annually to determine how well they are funded. The Act established formal benchmarks for measuring a plan's funding. Plans that are in endangered status (Yellow Zone) or critical status (Red Zone) as defined by the Act must notify all plan participants, unions, and contributing employers of the plan's status, as well as take corrective action to restore the plan's financial health.

#### **Plan's Status — Yellow Zone**

For the Plan Year beginning June 1, 2010, the Plan is less than 80% funded. The Plan's actuary provided this certification based on the Act's funding measures. As a result, the Plan was categorized as being in endangered status ("Yellow Zone") for the 2010 Plan Year.

#### **Funding Improvement Plan**

Yellow Zone status represents an early warning to focus on correcting problems before they lead to more serious trouble. As required by the Act, the Trustees will develop and adopt a Funding Improvement Plan before April 26, 2011, designed to demonstrate improvement in the Plan's funded position over time. Then, the Trustees will inform the employers and unions of any items that will need to be covered in collective bargaining agreements entered into or renewed in order to comply with the Funding Improvement Plan.

#### **What's Next**

While no changes are being made at this time, once the Funding Improvement Plan is adopted, any necessary changes will be communicated to all affected individuals and/or parties. However, please note that since the Plan's financial condition will continue to change as changes occur in the economy generally, the Act requires that the Plan's funding status be reviewed and certified annually. Consequently, you will receive a notice like this each year until the Plan is no longer in the Yellow Zone.

We understand that legally required notices like this one can create concern about the Plan's future. While the "endangered" label is required by the PPA, we have been conferring with our actuaries and consultants for some time now to address these issues. In this respect, work on our Funding Improvement Plan is underway. Please be aware that improving the Plan's funded status is our top priority, and we are committed to taking any actions necessary to ensure your pension benefits will be there when you retire.

For more information about this Notice or the Pension Plan in general, please contact the individual below.

Ms. Mary Ann Doneth  
Fund Administrator  
Ann Arbor Benefit Administrators, Inc.  
c/o IBEW Local Union No. 252 Pension Plan  
3135 South State Street, Suite 105  
Ann Arbor, MI 48108  
(734) 663-2178

Sincerely,  
Board of Trustees

*As required by law, this notice is being provided to the Pension Benefit Guaranty Corporation (PBGC) and the Secretary of the Department of Labor.*

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