

**UA LOCAL 190 PLUMBERS/PIPEFITTERS/SERVICE TECHNICIANS
GAS DISTRIBUTION FRINGE BENEFIT FUNDS**

EBSA/PUBLIC DISCLOSURE

2009 OCT -6 AM 6:53

September 28, 2009

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

Re: UA Local 190 Plumbers/Pipefitters/Service Technicians/
Gas Distribution Pension Plan

Gentlemen:

Enclosed for the above referenced is the Plan's "**Notice of Election to Freeze Pension Protection Act Status**".

If you require any additional information please let us know.

Sincerely,



Thomas Hayden
Administrative Manager

**UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas
Distribution Pension Plan
EIN: 38-6065579 PN: 001**

**Notice of Zone Status and Notice of Election under WRERA
as of June 1, 2009**

This notice is being provided in accordance the Worker, Retiree and Employer Recovery Act of 2008 (WRERA), which made some temporary changes in the multiemployer plan funding rules of the Worker, Retiree and Employer Recovery Act of 2006.

WRERA temporarily allows the Plan's Trustees to avoid a change in the Plan's zone status. Therefore, the Trustees have elected to retain the Plan's 2008 zone status under Pension Protection Act. As of June 1, 2008, the actuary for the Plumbers Local 190 Pension Plan certified the Plan as Endangered ("Yellow" zone). As of June 1, 2009, the Plan's status was Critical ("Red" zone). However, the Trustees have elected under Section 204 of WRERA to treat the Plan as being Endangered beginning on June 1, 2009.

The Trustees' election applies only to the 2009 plan year. If the Plan is certified by the actuary to be in Critical status for the plan year beginning June 1, 2010, the Trustees will provide a notice of that status, and they will take the required steps to develop a funding improvement or rehabilitation plan. These steps may include increases in contributions and reductions in future benefit accruals.

If the Plan is certified to be in Critical status in 2010, the steps to improve the Plan's situation will include a surcharge on employer contributions and certain Plan provisions, called "Adjustable Benefits", may be reduced at some time in the future. The Plan offers the following Adjustable Benefits which may be reduced or eliminated as part of the Rehabilitation Plan the pension plan may adopt:

- a) Early retirement benefits or early retirement subsidies
- b) Subsidies on option forms of payment
- c) Any payment option other than qualified J&S annuity

You will have at least 30 days notice if any such reduction in Adjustable Benefits is to take place.

In the event a participant disputes any of the changes described in this notice, a claim may be filed consistent with the Pension Plan's claim's procedures as set forth in its Summary Plan Description.

For more information about this notice, you may contact:

Mr. Thomas Hayden
Benefit Advisors, Inc.
33035 Schoolcraft Rd.
Livonia, MI 48150

You may also make inquiry with the United States Department of Labor at:

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

9/25/2009