

**SMART LOCAL UNION NO. 36 PENSION FUND
ERISA 104(d) NOTICE
FOR THE 1/1/2015 to 12/31/2015 PLAN YEAR**

Date: 11/07/2016

To: Contributing Employers and Bargaining Parties

From: Board of Trustees

SMART Local Union No. 36 Pension Fund

Employer Identification Number: 43-0727853

Plan Number: 001

In accordance with ERISA section 104(d), as added by the Pension Protection Act of 2006 (PPA), the Board of Trustees of the SMART Local Union No. 36 Pension Fund is furnishing the following summary plan information to all employers and employee representatives of the plan.

(A) Description of the contribution schedules and benefit formulas under the plan:

The Plan provides a lifetime monthly accrued benefit equal to (a) credited service multiplied by (b) the monthly benefit multiplier.

Monthly Benefit Multiplier	No addendum	Residential Service addendum	Gutter Truck addendum
<i>As of the start of the Plan Year</i>	<i>\$115.00</i>	<i>\$74.26</i>	<i>\$20.13</i>

Hourly Contribution Rate	No addendum	Residential Service addendum	Gutter Truck addendum
<i>As of the start of the Plan Year</i>	<i>\$8.05</i>	<i>\$4.95</i>	<i>\$2.82</i>
<i>Effective August 1, 2015</i>	<i>\$8.15</i>	<i>\$5.15</i>	<i>\$2.82</i>

The benefit is payable at normal retirement age 65. However, the benefit may commence as early as age 55 with 15 years of credited service, subject to a reduction for early commencement. Unreduced benefits are provided to members with 20 years of vesting service who have attained age 62.

(B) Number of employers obligated to contribute to the plan:

There are 100 employers obligated to contribute to the Plan.

(C) Employers that contributed more than 5% of total contributions during the year:

*MURPHY COMPANY CHARLES E JARRELL CONTRACTING
ROCK HILL MECHANICAL*

(D) Number of participants in the plan with no employer contributions for the last 3 years:

<u>2015 Plan Year</u>	<u>2014 Plan Year</u>	<u>2013 Plan Year</u>
None	None	None

(E) Whether the plan was in critical or endangered status for the plan year:

The plan was neither in critical nor endangered status for the 2015 plan year. (Pension Protection zone status was green for both 2014 and 2015.) Accordingly, no employer surcharges are applicable, and neither a Funding Improvement Plan nor a Rehabilitation Plan is required.

(F) Number of employers that withdrew from the plan in the preceding year and the amount of assessed withdrawal liability:

None

(G) Assets and liabilities of each affected plan prior to merger or transfer with another plan:

Not applicable.

(H) Description as to whether the plan:

- (i) Sought or received an extension of amortizations
- (ii) Used the shortfall funding method

The plan did not seek an extension of amortizations or use the shortfall funding method. However, the Plan did elect the funding relief provided in the PRA 2010 to spread out the 2008 loss over a period of 10 years rather than the usual 5 year period.

(I) Notification of rights under ERISA section 104(d):

Upon written request to the Board of Trustees, you have the right to receive a copy of the annual Form 5500 report filed with the Department of Labor, summary plan description, and summary of any material modification of the plan. Copying, mailing, and other charges may apply. A copy of the annual Form 5500 may also be accessed at www.efast.dol.gov.

For more information about this notice, you may contact the Plan Administrator:

Buffi Gass, Plan Administrator
SMART Local Union No. 36 Pension Fund
2319 Chouteau Avenue
St. Louis, Missouri 63103
(314) 652-8175