

# Building Your Tomorrow

Vol 15: No 2 Published Quarterly by the Trustees of the Building Trades United Pension Trust Fund 2006: 2nd Quarter

## *Reminder to Retirees age 70 or younger*

If you received an annual employment questionnaire at the end of March or beginning of April, *you must complete it and return it to the Pension Fund office before we can send your May 1 payment.* If you already returned the questionnaire, we thank you.

NOTE: Disregard this notice if: you are a retiree over age 70, or you are receiving survivor benefits (for example, widows) or Disability Benefits, or you are an Alternate Payee (receiving benefits through a divorce order). If any of the above apply to you, we did not send you a questionnaire, and you do not need to complete one.

## *Centenarian Club*

Two Participants recently reached their 100th birthday. Congratulations and best wishes to Albert Ferrari, a retired Carpenter, and Clarence Zehm, a retired Plumber!

## Disability earnings limit increased

Disabled Participants sometimes supplement their disability income by working part-time jobs in less physically demanding fields. The Pension Plan allows Participants receiving Disability Benefits from the Pension Fund to perform work that is not construction-related if their earnings from wages are under a certain dollar limit each month. Until recently, the dollar limit was established by multiplying the federal minimum wage by 160 hours. Since September 1, 1997, the federal minimum wage has been \$5.15 per hour, resulting in a monthly earnings limit of \$824 ( $\$5.15 \times 160$ ).

Effective June 1, 2005, the Board of Trustees amended the Plan so that the maximum earnings allowed in any one month for a Participant receiving Disability Benefits is the higher of: 160 times the Federal minimum wage, or: 160 times the minimum wage

mandated by the state in which the work was performed.

The State of Wisconsin minimum wage is currently \$5.70 per hour. This means that Disabled Participants performing work in Wisconsin may earn up to \$912 per month, provided the work is not construction-related employment, without jeopardizing their Pension Fund Disability Benefits.

Someone performing work in another state would be limited to monthly wages of 160 times the higher of the federal minimum wage or that state's minimum wage. The \$912 monthly earnings limit applies only to those Participants working in Wisconsin.

Those Participants receiving disability benefits from the Social Security Administration should check with the Social Security Administration for its rules on allowable work while receiving Social Security disability benefits. Those rules may be different from the Pension Fund rules.

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## *Notice*

This newsletter contains important information regarding a recent Plan Amendment. After reviewing, please place this inside your Summary Plan Description, as this publication also serves as a formal NOTICE OF PLAN CHANGES.

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## Military Service credit available for those who return to work within 90 days of discharge

**D**o you know someone who has left a union construction job to serve in the United States Armed Forces or National Guard? Pension Fund Participants who serve in the Armed Forces immediately after working for an employer required to make contributions to this Pension Fund on their behalf may receive pension credit for time served in the military, provided they return to cov-

ered work for a contributing employer within 90 days after Armed Forces discharge or completion of a tour of duty.

If you have served in the military, please call the Pension Fund office (if you haven't already done so) and we will review your record to see if you are entitled to military service credit.

## Be sure to designate a beneficiary if you have not done so before

If you were to die before retiring, there could be up to two different benefits payable to your beneficiary(ies): Pre-retirement Survivor Benefits and Death Benefits.

It is very important to designate the person or people you want as your beneficiary on the Pension Fund Registration Form.

Without your signed form, your survivor benefits might go to someone other than you wish. Someone you would want to protect might not receive anything.

We suggest checking to see who you currently have designated so you can change the designation if necessary. If you have never designated anyone, now is the time. Simply call our office to request a Fund Registration Form, fill it out

and sign it when it arrives, tape it shut and mail it back to the Pension Fund (postage paid by the Pension Fund).

If you have no one designated as a beneficiary and you pass away, the Pension Fund must pay any survivor benefits to the first person(s) on the following list: (1) your spouse; (2) your child(ren); (3) your parent(s); (4) your brothers and sisters. If no one is designated, Pension Fund staff must try to locate the people on the above list. If these people do not know there is anything payable, they might not contact the Pension Fund, and the Pension Fund might not be able to find them. As a result, your survivorship money could go unpaid. Please prevent this from happening: fill out a Fund Registration Form now!

*Building Your Tomorrow*  
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the Trustees of the  
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Trust Fund

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This newsletter is intended for your general information and not as a complete description of the Fund's legal documents. The Trust Agreement and Pension Plan document are the only instruments governing the legal rights, privileges and obligations under the Fund.

Michael Gantert  
*Fund Director*

Lois Mathis-Gleason  
*Editor*

Ramona Garrity  
*Assistant Editor*

We welcome any comments or suggestions you may have for future issues of *Building Your Tomorrow*.

Due to limited newsletter space, it is important that you are also familiar with your Summary Plan Description (SPD). It contains detailed information about all areas of the Pension Plan. The most recent SPD was mailed in April 2001. If you would like an additional copy of the SPD, feel free to contact us at  
(262) 784-7880  
or toll free at  
(800) 433-8570.

**Our office hours are Monday through Friday, 8 a.m. to 5 p.m.**

website address:

[www.thepensionfund.com](http://www.thepensionfund.com)

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# Meet your Trustees



**Brett Large**  
**Labor Trustee**

**Brett Large**, Business Manager of Heat & Frost Insulators Local 19 since 2004, has been a Building Trades United Pension Trust Fund Trustee for one and a half years. He also serves as a Trustee of his union's Health Fund, Annuity Fund, and Joint Apprenticeship Training Committee.

Brett entered the Heat & Frost trade with the encouragement of his brother, Bill. He also has several cousins and uncles that are, or once were, in the Heat & Frost trade. Brett is proud to be serving Heat & Frost Insulators Local 19, stating that his union has been around for 100 years, and that its members provide the best professional standard of care in the mechanical insulation field.

In his current position as Business Manager, Brett manages the day-to-day responsibilities of the union, works on job placement of union members, and works closely with contractors and the building trades departments of various localities. Brett is a member of the building trades departments in Janesville, Kenosha, La Crosse, Madison, Milwaukee, and Rockford.

Brett enjoys spending time with his wife of nine years, Jennifer, and his daughter, Tayler. His other interests include sports, Harley Davidsons (he owns two), fishing, and his favorite football team, the Green Bay Packers.



**David Cecchini**  
**Management Trustee**

**David Cecchini** is beginning his second year as a Trustee on the Building Trades United Pension Trust Fund. However, he was secretary of the Racine Construction Industry Pension Fund from 1992 until that Fund merged with BTUPTF on January 1, 2005. He was appointed to the BTUPTF Board of Trustees following the

merger. David is currently a member of the Employer Accounts Committee.

David is President and Chief Operating Officer of United Construction Company in Racine, which he joined full-time in 1978 after attending Milwaukee School of Engineering.

David is also a member and past officer of the Tri-County Contractors Association, Chairman of the Tri-County Trowel Trades Joint Apprenticeship Training Committee, and a member of the Building Committee at Mount Pleasant Lutheran Church.

David and his wife, Kurri, have been married for 28 years. Of their three sons, one is a cement mason, one an electrician, and one is currently attending Carthage College in Kenosha. Construction and design are a family tradition for the Cecchini's. David's father and two brothers are contractors. His sister is an interior designer, two uncles are carpenters, and one uncle is an architect. Taken together, David and his family members have over 280 years of experience in the building trades industry!

David enjoys spending time with his family. He also likes golf, NASCAR, and traveling.

# Planning to Retire?



If you want to apply for benefits, and would like to receive your first benefit payment:	you must receive a Benefit Illustration Sheet between:	and return your completed Application for Benefits and all necessary supporting documents no later than:
July 1, 2006	April 3, 2006 & May 31, 2006	May 31, 2006
August 1, 2006	May 1, 2006 & June 30, 2006	June 30, 2006
September 1, 2006	June 1, 2006 & July 31, 2006	July 31, 2006
October 1, 2006	July 3, 2006 & August 31, 2006	August 31, 2006

**☞ The Pension Fund Office will be closed on:**  
**Monday, May 29, 2006**  
**Tuesday, July 4, 2006**

ADDRESS SERVICE REQUESTED

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