Building Your Tomorrow
A Publication of the Trustees of
The Building Trades United Pension Trust Fund
PO Box 530
Elm Grove, WI 53122-0530

Planning to Retire?



If you would like to receive your first benefit payment on:	You must receive a Benefit Illustration Sheet from the Pension Fund Office between the previous:	And return your completed Application for Benefits and all necessary supporting documents no later than the previous:
January 1	October 1 through November 30	November 30
February 1	November 1 through December 31	December 31
March 1	December 1 through January 31	January 31
April 1	January 1 through February 28	February 28
May 1	February 1 through March 31	March 31
June 1	March 1 through April 30	April 30
July 1	April 1 through May 31	May 31
August 1	May 1 through June 30	June 30
September 1	June 1 through July 31	July 31
October 1	July 1 through August 31	August 31
November 1	August 1 through September 30	September 30
December 1	September 1 through October 31	October 31

the Pension Fund

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Important Pension Plan Updates for 2026

The Board of Trustees of the Building Trades United Pension Trust Fund – Milwaukee & Vicinity has approved several Pension Plan updates that take effect in 2026.

Temporary Increase in Retiree Work Hours

To support workforce needs during periods of full employment, retirees working in the jurisdiction of a local union that has declared full employment may work up to 1,040 hours of Plan-related employment during the 2026 calendar year before pension benefits are subject to suspension. This temporary increase from the standard 710-hour limit applies only through December 31, 2026.

Carpenters Regional Council Reorganization

The North Central States Regional Council of Carpenters merged into the newly formed Northern Midwest Regional Council of Carpenters, which represents local unions in Wisconsin, Minnesota, Michigan, North Dakota, and South Dakota. Pension Plan documents have been updated to reflect the new name.

New Longevity Benefit Option

Effective June 1, 2026, the Pension Plan introduces a new longevity benefit feature that allows participating trades to allocate a portion of future negotiated pension contributions toward enhanced benefits for long-service participants. Under this new provision, trades may elect to direct specified contribution increases toward additional pension accruals for participants who have attained 20 or 30 years of Continuous Service. This change provides participating trades with greater flexibility in designing pension improvements and recognizing long-term service while maintaining existing benefit accrual structures.

Participants with questions regarding these changes are encouraged to contact the Fund Office for additional information. ■

Protect Your Pension Account from Online Fraud

Cybersecurity is an important part of protecting your retirement benefits. The U.S. Department of Labor recommends that participants take several simple steps to help safeguard their personal information and benefit accounts.

Key tips include:

- Register and regularly monitor your online benefit accounts.
- Use strong, unique passwords or passphrases and avoid reusing passwords across accounts.
- Enable multi-factor authentication whenever available.
- Keep your contact information current so you can be notified of any account issues.
- Close unused online accounts and sign up for account activity alerts.
- Avoid accessing sensitive information through public Wi-Fi networks.
- Be alert for phishing emails, text messages, and suspicious links designed to steal personal information.
- Keep antivirus software, apps, and devices updated with the latest security protections.
- Know how to report identity theft or cybersecurity incidents if they occur.

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Protect Your Pension Account from Online Fraud (cont.)

Taking these precautions can significantly reduce the risk of fraud, identity theft, and unauthorized access to your benefit accounts. Participants are encouraged to remain vigilant and regularly review their accounts for any unusual activity.

If you need assistance accessing or managing your online account with the Fund, please contact the Fund Office. Our staff is available to assist you with account registration, login issues, and general questions regarding your online access. ■

Meet Your Trustees

Kilah Engelke



Kilah Engelke entered the construction industry to help pay for college, but what began as a practical decision quickly became a lifelong career. After working three summers as a Laborer, she entered the apprenticeship program with OPCMIA Local 599 in Wisconsin in 2001 and graduated as a Journeyperson Cement Mason in 2005. She soon became a Labor Trustee on the Local 599 Area 558 JATC, beginning a long commitment to apprenticeship, mentorship, and workforce development. In 2011, Kilah was selected as Apprenticeship and Training Coordinator for Local 599, balancing field work as a Heavy Highway Cement Mason with training responsibilities before transitioning to full-time statewide representation in 2015. Her dedication to the trade, education, and advocacy led her to run for Business Agent in 2018, winning a highly contested election.

Today, with nearly three decades in the industry, Kilah serves as Business Manager for OPCMIA Local 599, Labor Trustee and Financial Secretary for the Local 599 Area 558 JATC, and Financial Secretary for the Milwaukee Building and Construction Trades Council. She is also a founding member and President of empowHER, a network dedicated to advancing and supporting women in Wisconsin's building trades. A passionate advocate for women in the industry, Kilah was named Chairwoman of the Steel Edge Women of the OPCMIA in 2019 and represents the OPCMIA on the NABTU Tradeswomen Committee.

Through her leadership, she promotes initiatives that expand opportunities for women, strengthen workplace support systems, and help create a more inclusive future for the construction trades. Kilah's career reflects a deep commitment to organized labor, workforce development, and ensuring the next generation of tradespeople has the opportunity to succeed and lead.

Jonathan Kowalski

Jonathan Kowalski is the Executive Director of the Plumbing Mechanical and Sheet Metal Contractors' Alliance (The "Alliance"). He joined the Alliance in 2019 where he is responsible for all the administrative operations of the Alliance and the execution of the policies, programs, and activities of the Alliance organizations.

Under the direction of the Executive Committee of PMSMCA, under the authority of the Boards of Directors of the PMC and SMACCA Milwaukee Kowalski works with the Alliance to direct all labor relations activities and he serves as the spokesperson for the Alliance entities in dealing with the labor unions associated with the Alliance entities.

Kowalski's previous career stops include over 15 years in higher education external relations at the Milwaukee School of Engineering ("MSOE"), the Medical College of Wisconsin and Marquette University.

Kowalski holds a B.A. in Journalism (Print) from the University of St. Thomas (St. Paul, MN) and a J.D. from DePaul University (Chicago, IL).

He and his wife Maggie have two sons and live in Shorewood.



For more information on the Pension Fund, please scan the QR code below to visit the website:

the Pension Fund

Employer Updates

NEW EMPLOYERS: The following employers recently entered into a participation agreement covered by the Building Trades United Pension Trust Fund

Employer	Craft	Address	Effective Date
Superior Labor Solutions	Laborers	Roselle, IL	Sep-24
Tripoint Environmental Group LLC	Laborers	Union Grove, WI	Apr-26
Ideal Contracting LLC	Ironworkers	Detroit, MI	Apr-26
Vee-Jay Cement Contracting Co, Inc	Cement Masons	Afton, MO	Mar-26
American National Insulation	Laborers	Batavia, IL	May-26
PK Companies	Laborers	Wichita, KS	May-26
Cut and Fill LLC	Cement Masons	Volo, IL	Apr-26
Stalworth Underground LLC	Laborers	Chicago, IL	May-26
Titan Masonry Enterprises	Bricklayers	Postone, IL	Jul-26
Koja Construction	Cement Masons	Machesney Park, IL	Jun-26
Serigraphics Signe Systems Inc	Painters	Golden Valley, MN	May-26
41 Steel LLC	Ironworkers	Appleton, WI	Jul-26
Calnin & Goss LLC	Laborers	Appleton, WI	Jul-26
Lifetime Home Services LLC dba Lifetime Radon Solutions	Laborers	Brookfeild, WI	Aug-26
MAC Industrial Inc	Ironworkers	Rochelle, IL	Aug-26

WITHDRAWN EMPLOYERS: The following employers have recently withdrawn from the Building Trades United Pension Trust Fund.

Employer	Craft	Address	Effective Date
D C Burbach Inc	Laborers/Cement Masons	Waukesha, WI	May-26
Gilco Scaffolding Co	Carpenters/Laborers	Des Plaines, IL	Jun-26
Ironmason LLC	Ironworkers	Elgin, IL	Apr-26



Building Your Tomorrow

This newsletter is published by the Trustees of the BTUPTF
The Pension Fund is administered by Wilson-McShane Corporation.

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

Due to limited newsletter space, it is important that you are also familiar with your Summary Plan Description (SPD). It contains detailed information concerning the Pension Plan. The most recent SPD was issued in 2025 and a copy was mailed to you. If you would like an additional copy of the SPD, feel free to contact us.

Phone number: (262) 784-7880
Toll free number: (800) 433-8570
Website address: www.thepensionfund.com

The SPD can also be found on the website or by scanning the QR code with a smart phone.

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