

TEAMSTERS LOCAL 213 PENSION PLAN



Member Booklet

Revised January 2013

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TO OUR MEMBERS FROM THE TRUSTEES

The Teamsters Local 213 Pension Plan was effective May 1, 1971. The plan was designed with the ultimate aim of providing you with a retirement income based on your participation in the plan. The pension benefits provided by the plan are in addition to the benefits provided by the Canada Pension Plan and Old Age Security.

Following is the Board of Trustees' mission statement for the Teamsters Local 213 Pension Plan:

“The pension plan is a defined benefit retirement plan with the purpose of providing a monthly income on retirement on a basis which is financially viable over the long term.”

The Board of Trustees is responsible for the overall administration of the plan and establishing the terms of the plan including operational policies. The Board's investment policy is to match assets and liabilities in terms of duration and cash flows. The purpose of this policy is to secure the plan's financial ability to provide the plan's pension benefits in the long term regardless of fluctuations in securities markets and interest rates. The Board has the right to amend benefit provisions and can increase or decrease benefits depending on the financial position of the plan. Since 1971, the Board of Trustees has made many benefit improvements to the plan.

The plan is registered under the Income Tax Act with registration number 0584003, and under the Pension Benefits Standards Act, 1985, with registration number 55751.

This booklet provides you with a summary description of the benefits to which you and your dependents may be entitled from the plan, the rules covering eligibility for benefits, and the procedures to follow in applying for benefits.

The Teamsters Local 213 Pension Plan is governed by the original Trust Agreement which established the pension trust and sets out the duties and responsibilities of the Board of Trustees, the Plan Text adopted by the Trustees under the Trust Agreement and applicable federal and provincial laws and regulations. A copy of the Plan Text documents are available for a member's or member's spouse's inspection upon written request in advance. Any issues concerning eligibility for, or the amount of, or entitlement to pension benefits under the plan will be resolved by reference to the Trust Agreement, the Plan Text, and applicable legislation.

The booklet provides general information and while it is believed to be accurate, any disputes concerning particular rights or entitlements will be governed exclusively by the provisions of the Trust Agreement, the Plan Text, and applicable legislation. Please review this booklet carefully, and if you have any questions call or write the Plan Administrator's office.

***The Trustees for the
Teamsters Local 213 Pension Plan***

Walter Canta, *Chair*

Dave Angus

Peter Aussem

Don Doerksen

Don McGill

Ray Zigmont



PART 1 - ELIGIBILITY

1. Who is eligible to participate in the plan?

Any person who is a member in good standing with Teamsters Local Union 213 is eligible to participate in the plan.

2. When do I become a member of the plan?

You must be employed by an employer signatory to an agreement requiring pension contributions to be made to the Teamsters Local 213 Pension Plan.

If you were first employed prior to 2010, you become a plan member immediately after pension contributions are received on your behalf. From January 1, 1990 to December 31, 2009 all contributions received are immediately vested.

If you are first employed on or after January 1, 2010, you become a plan member after pension contributions are received on your behalf for 700 hours of employment in any 2 consecutive calendar years (the “qualifying period”) and those contributions are then vested.

“Vested” means you have a right to your pension benefit earned under the plan.

You must also complete an application for membership in the plan.

3. Can a person who is not a member of the plan become entitled to any benefits under the plan?

Yes, but only if that person is the spouse, common-law partner, or beneficiary of the member as provided for under the plan.

4. Who qualifies as my spouse or common-law partner?

- a) If there is no person described in b), the person who is married to you, or
- b) The person who has lived with you in a conjugal relationship for at least one year.

5. **If I take a termination benefit do I need to re-establish eligibility as a member again?**

Yes.

PART 2 - CONTRIBUTIONS

1. **Is my employer required to contribute to the plan?**

Yes, if you are in a position covered by a Collective Agreement that requires your employer to contribute to the plan.

2. **Am I required to contribute to the plan?**

No.



3. **Are the contributions made by my employer taxable?**

No, these contributions are not added to your income and, therefore, are not taxable.

4. **How do I earn a pension?**

By having hours of covered employment reported and contributions paid to the plan by a participating employer during a plan year.

5. **What is a plan year?**

The period beginning January 1st and ending December 31st.

PART 3 - SELF PAYMENTS

1. **Can I make self-payments to increase the pension I have earned during the plan year?**

Yes, if you are a vested Plan Member.

2. **What are the requirements for making a self-payment?**

To be eligible to self-pay into your pension plan, you must be a member in good standing of

Teamsters Local Union 213 and you must have had at least 100 hours reported to the plan on your behalf by a participating employer in the current or prior two plan years.

3. At what rate are self-payments made?

The contribution rate for self-pay may be your employer's current contribution rate or a higher rate up to the highest plan contribution rate.

4. What is the minimum and maximum number of hours for which self-payments can be made in a plan year?

The minimum is 100. The maximum number of hours cannot exceed a reasonable measure of the hours worked by a member on a full time basis, as determined by the Trustees and up to a maximum of 2,000 hours for the plan year.

5. If I die, can my spouse/partner or beneficiary make this self-payment?

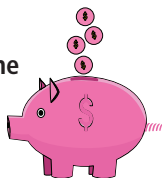
No.

6. When can a self-payment be made?

A self-payment can be forwarded after the end of the plan year. However, it must be received by the Plan Administrator by January 31st immediately following the plan year. Plan Members will be sent a reminder notice of this option each November.

7. Can I make a self-payment for the plan year in which I retire?

Yes.



8. Can I claim my self-payments as a tax deduction?

Yes.

You will be issued a T4 slip to include with your Income Tax return.

Your registered pension plan deduction is shown in box 20 on your T4.

PART 4 - AMOUNT OF PENSION

1. How much pension will I receive if I retire on my normal retirement date?

You will receive the amount of total pension shown on your latest Annual Statement, plus the pension in respect of all hours credited from the date of your latest statement to your date of retirement.

2. How much pension will I earn for each plan year?

Your pension is based on the amount of contributions received on your behalf by the Plan Administrator in the plan year.

Your annual pension earned is equal to 12% of the contributions received on your behalf for the plan year.

3. How much pension have I earned to date?

Your Annual Statement is sent to you each year and provides the following information:

- (a) the total amount of monthly pension earned up to the end of the previous plan year;
- (b) the total amount of monthly pension you earned in the plan year;
- (c) the number of hours of covered employment credited to you during the plan year; and
- (d) the total amount of monthly pension earned up to the end of the plan year.

PART 5 - ESTIMATE YOUR OWN PENSION

EXAMPLE

TO ESTIMATE YOUR MONTHLY PENSION PAYABLE AT AGE 65
COMPLETE THE FOLLOWING

Past Service Pension Earned

From your latest Annual Statement \$ _____
(put amount in Box A below)

Current Service Pension Earned

From your latest Annual Statement \$ _____
(put amount in Box B below)

To Estimate Future Service Pension:

Average hours per year you expect to work until 65 _____ (1)

Expected future contribution rate payable by your employer \$ _____ (2)

Estimated annual future service contributions (amount in 1 x amount in 2) \$ _____ (3)

Multiply amount in 3 by 12% \$ _____ (4)

Divide amount in 4 by 12 \$ _____ (5)

Number of years you expect to work from now to age 65 _____ (6)

Estimated future service pension (amount in 5 x amount in 6) \$ _____
(put amount in Box C below)

Past service pension earned \$ _____
(Box A)

Current service pension earned \$ _____
(Box B)

Estimated future service pension for all years after your latest Annual Statement \$ _____
(Box C)

Total estimated monthly pension at age 65 \$ _____
(Box A + B + C)

PART 6 - RETIREMENT

1. What is my normal retirement date?

This is the date that you can retire on your full pension. This occurs at the end of the month in which you turn age 65.

2. What is the earliest date I can retire and begin receiving my pension?

You may retire on the last day of any month prior to your normal retirement date and receive a reduced pension provided you are age 55 or older, and cease working for a participating employer.

3. What happens if I work past my normal retirement date?

If you work past your normal retirement date, your pension commencement will be postponed until after you cease employment in the industry (subject to compliance with certain requirements under applicable legislation). Contributions will continue to be made in accordance with your Collective Agreement and you will receive credit for all contributions remitted, subject again to application legislation.

4. What is the latest date I can begin receiving my pension?

The end of the calendar year in which you turn age 71.

5. When will my pension be paid?

Your first pension cheque will be payable on the last day of the month following the month in which you retire. Subsequent payments will be issued monthly thereafter.

6. What happens if I return to work after my pension has commenced?

Once a pension has commenced, it cannot be stopped or changed, and you will not earn a further pension for any hours worked after you start receiving your pension from the plan.

7. If I retire after age 55 and before age 65, will my pension be reduced?

Yes. If you retire before age 65 (plan's normal retirement date) your pension payable is reduced to reflect that your pension is being paid at an earlier age and over a longer period of time.

The reduction is as follows:

If you worked for a contributing employer until at least age 55:

Age Pension Begins	<u>Approximate</u> % of Pension Payable
55	49%
56	52%
57	56%
58	60%
59	64%
60	70%
61	76%
62	82%
63	88%
64	94%
65	100%

If you stopped working for a contributing employer before age 55:

Age Pension Begins	<u>Approximate</u> % of Pension Payable
55	49%
56	52%
57	56%
58	60%
59	64%
60	69%
61	74%
62	80%
63	86%
64	92%
65	100%

PART 7 - PENSION PAYMENT OPTIONS

1. In what form is the pension paid?

A pension is paid in either the normal form or an optional form. At retirement you have the option to select the form of pension payment that is most suitable to your personal financial needs, and as stated below. Your pension is paid to you for the rest of your life depending on the option you select at retirement.

2. What is the normal form of pension?

The Plan's normal form of pension benefit is a Life - guaranteed for 5 years form. Under the normal form, your pension is payable for your lifetime, subject to a guarantee that at least 60 monthly payments will be paid. In other words, if you should die before receiving 60 pension payments, your beneficiary will continue to receive the monthly pension for the balance of the 60 months. If you die after receiving all payments in the guarantee period, no further monthly pension is payable.



However, if you were married or party to a common-law relationship at the date of retirement, pension legislation requires that the pension be paid in a form which continues to your spouse/partner after your death, for the rest of the spouse's/partner's life, in a minimum amount of 60% of the monthly pension you were receiving.

Your spouse/partner may waive rights to this entitlement by completing a forfeiture/waiver form, in which case you may receive the pension in the normal form or in another optional form that does not continue for your spouse's/partner's life upon your death.

3. What is an optional form of pension?

As mentioned in item 2, if you have a spouse/partner at retirement, your choice of the form of pension will be restricted unless your spouse/partner completes a forfeiture/waiver form. If your spouse/partner completes a forfeiture/waiver form, you may choose any one of the optional forms of pension instead of a form which would continue after your death to your spouse/partner for their lifetime. The full amount of pension is payable if you elect the normal form while, if you elect one of the optional forms, the amount of pension in the normal form will be actuarially adjusted to reflect the equivalent value of the option chosen. The options are:

(i) **LIFE ANNUITY:**

This annuity is payable only for as long as you live, even if death occurs one or two months after your retirement. There is no further monthly pension payable after you die.

(ii) **LIFE ANNUITY WITH A GUARANTEED PERIOD OF 10 OR 15 YEARS:**

This annuity is payable to you for your lifetime. However, should you die before the end of the guaranteed period, the pension annuity will continue to your beneficiary or estate for the balance of the guaranteed period. If you die after the guaranteed period, no further payments are applicable - the payments terminate upon your death.

(iii) **JOINT AND SURVIVORSHIP ANNUITY:**

This annuity is payable to you for your lifetime. After your death, monthly annuity payments of 60% or 100% (depending on which option you elect) of the amount that you had been receiving will be paid to your joint annuitant (spouse/partner) for as long as he or she lives.

(iv) INTEGRATION WITH OLD AGE SECURITY (OAS):

If you retire before age 65 and prior to June 1, 2013, any one of the above options or the normal form of pension may be increased in the months before age 65 and decreased after age 65 when OAS benefits start.

This integration option will no longer be available for retirements on or after June 1, 2013 due to recent changes by the federal government to gradually increase the age at which OAS benefits are eligible to be started (see p.18 for more details).

Every reasonable effort will be made to have the optional types of pension explained to each eligible person upon application for retirement benefits.

4. Can I choose an optional form of pension other than a joint and survivorship annuity if I have a spouse/partner at the date my pension commences?

Yes, provided your spouse/partner submits a completed pension forfeiture/waiver form. This form must be completed, signed, and witnessed by a Notary Public and received by the Plan Administrator.

5. Can I change the form of pension I have chosen on my retirement application?

Yes, but only provided you do so before your first pension payment has been made. Your pension option cannot be changed once your pension payment starts.

6. Can I get a cash payout of my pension benefit instead of a monthly annuity?

Government regulations allow the plan to pay out a lump sum benefit if **the commuted value of a member's pension is less than 20%** of the Year's Maximum Pensionable Earnings (YMPE) of the Canada Pension Plan. In this case, you may receive a lump sum payment equal to the commuted value of the pension, or as a transfer to a registered retirement savings plan.

PART 8 - DIVISION OF PENSION BENEFITS UPON MARRIAGE BREAKDOWN

If your marriage or common-law partnership breaks down, your pension assets are subject to any applicable provincial property law. The *PBSA* permits the division of pension assets by court order or written agreement under these laws.

For example, in British Columbia, the division of pension benefits on marriage breakdown is governed by Part 6 of the *Family Relations Act* (the "FRA") and, after March 18, 2013, Part 6 of the *Family Law Act* (the "FLA"). Both the FRA and FLA provide that the Plan Administrator must comply with a notification received regarding a separation agreement or court order dividing the pension benefit. However, the former spouse must make an application to the Plan Administrator using the relevant forms prescribed by the applicable legislation in order for the division of the member's pension under the plan to be effected.

The Plan Administrator cannot give you legal advice. You should seek legal advice to determine whether the FRA or FLA applies to your particular circumstances and with respect to the division of your pension benefits in general. Once you understand which act applies, please contact the Plan Administrator for the necessary forms.

PART 9 - DEATH BENEFIT BEFORE RETIREMENT

1. Will benefits be paid if I die before I retire?

Yes, if you are a vested member at death.

2. Who will the benefits be paid to?

The benefit will be paid to your spouse/partner.

If you do not have a spouse or partner at the time of death, a lump sum amount is paid to your beneficiary as designated on your enrolment card.

If you do not have a spouse/partner or a designated beneficiary at the time of death, a lump sum is paid to your estate.

PART 10 - DISABILITY CREDITS

1. What happens to my pension if I become disabled?

If you become totally disabled while you are employed by a participating employer, you may earn credited service during your period of total disability, within limits, provided proof of disability acceptable to the Trustees is submitted to the Plan Administrator.

2. How do I apply for disability credits?

Contact the Plan Administrator to have the required application forms sent to you. It is your responsibility to apply for disability credits and provide the necessary proof of disability, within a reasonable timeframe.

3. What is the definition of totally disabled?

Totally disabled means a disability resulting from injury or disease which permanently prevents you from engaging in any gainful occupation for which you are or could become reasonably suited due to education, training or experience.

PART 11 - LEAVING THE PLAN (TERMINATION BENEFIT)

1. What happens when I terminate my employment?

Your participation in the plan will terminate after your employment termination date (excluding termination due to retirement or death), and you will become classified as a former member on the December 31st following one complete calendar year of no contributions being received on your behalf by the Plan Administrator.

As a former member, if you are under age 55 and an eligible Member of the plan, you can transfer

the commuted value of your pension:

- to another registered retirement plan if that plan permits,
- to a locked-in registered retirement savings plan,
- to a restricted Life Income Fund
- to a Life Income Fund, or
- to purchase an immediate life or a deferred life annuity.

2. How do I apply for termination benefits?

Contact the Plan Administrator to have the required forms sent to you and for information on processing timelines. It is your responsibility to apply for termination benefits.

PART 12 - APPLYING FOR YOUR PENSION

1. How do I apply for my pension?

You must complete an application and submit proof of your date of birth. Depending on the option chosen, proof of your spouse's/partner's date of birth is also required.

A pension cannot be paid until a written application has been made to the Plan Administrator. Except in circumstances acceptable to the Trustees, pension commencement from the plan may not occur earlier than 30 days after receipt of the appropriate written application.

PART 13 - ADMINISTRATION

1. How is the plan administered?

The Union has appointed Trustees who have complete authority in operating the pension plan as per the terms of the Trust Agreement. The Trustees are responsible for the design, administration and operation of the pension plan, including the receipt of contributions,

payment of benefits, and the investment and maintenance of the pension fund.

In order to carry out these responsibilities, the Trustees have appointed a trust company which has custody of the pension fund assets, investment managers who direct investments, actuaries who advise on the design and operation of the pension plan, a Plan Administrator to accept and record all information on contributions and hours and to maintain clerical records pertaining to each member, and auditors to audit and prepare the financial statements.

The Trustees may appoint other professionals such as legal advisors whose services may be required. The Trustees have the power to amend the plan terms, appoint new advisors and change the custodian of the plan assets.

All contributions will be paid into the fund, and all benefits and expenses of operating the plan will be paid from the fund.

2. Who Amends the Plan?

Under the terms of the Plan, the Trustees have the power to improve benefit levels subject to the Plan's financial ability to support the improvements. The Trustees also have the power to reduce benefit levels, if at any time:

- they determine that the plan has a funding shortfall whereby the Plan's assets are insufficient to fund the pensions already earned by members,
- the future benefit accruals can no longer be supported by the existing level of contributions, or
- employer contributions are reduced or ceased.

The Trustees can approve changes to the plan, such as an increase or decrease to benefits, if the changes:

- are on the advice of the actuary
- have been approved by the Regulator, and
- do not result in a funding shortfall to the plan.

The Trustees also have the power to amend the plan to make sure it continues to comply with applicable legislation (i.e. the federal Income Tax Act and Pension Benefits Standards Act, 1985).

If the plan were to be partially or fully terminated, it would be carried out subject to applicable legislation and any plan of distribution of funds or benefits is subject to the approval of the Regulator.

PART 14 - BENEFICIARY

1. Who can I designate as my beneficiary?

Any person or persons, or your estate.

However, if you have a spouse/partner, any benefits which become payable on your death must be paid to your spouse/partner. The payment of benefits to your spouse/partner is not affected by your failure to designate that person as a beneficiary.

2. How do I designate or change my beneficiary?

You must complete the appropriate form, which is available from the Plan Administrator.

3. What happens if I do not designate a beneficiary?

If you do not have a spouse/partner and you do not designate a beneficiary, any benefits that become payable on your death will be paid to your estate.

4. What happens if my spouse/partner or beneficiary dies before I do?

If you do not designate another beneficiary, any benefits that become payable on your death will be paid to your estate.

5. Can I change my beneficiary after I retire?

Yes, provided the named beneficiary was not your spouse/partner, or the form of pension was other than a joint and survivorship annuity.

6. When I retired, I elected a joint and survivorship annuity. If the relationship with my spouse/partner ends, can I change my beneficiary to my new spouse/partner?

No.

7. Can I assign my rights to benefits under the plan?

No. Benefits are non-assignable to anyone, other than your spouse. Benefits are assignable to your spouse only with respect to splitting pension credits on divorce, separation or annulment.

PART 15 - ADDITIONAL INFORMATION

1. What information will I receive about the plan?

An Annual Statement showing a summary of the benefits which you have earned in a plan year will be sent to you by June 30th of the following year.

2. How do I, or my beneficiary, apply for benefits?

An application must be completed and forwarded to the Plan Administrator. These forms can be obtained from the Plan Administrator.

3. Should I keep pay slips?

Yes, errors can occur in reporting or tabulating your hours. You should keep a record of:

- (a) your employer(s),
- (b) their address(es),
and
- (c) the hours you were employed each month.



Be sure to review your Annual Statement to make sure the information is accurate.

4. Should I notify the Plan Administrator if I move?

Yes.

5. Income Tax

All benefits paid out of the plan are subject to Income Tax, unless they are transferred to another registered retirement plan. Tax slips are issued in February.

PART 16 - PLANNING FOR YOUR RETIREMENT

The following is some general information to assist you in planning for your retirement.

1. *Proof of age is mandatory for yourself and your spouse/partner.*

Each person applying for any pension benefit must provide proof of their age. A birth or baptismal certificate, or a passport copy, is the most acceptable proof.

Birth Certificate - If you were born in Canada, write to the Registrar of Vital Statistics, Legislative Building, in the capital city of the province where you were born and ask for a birth certificate.

If you were not born in Canada, contact the Old Age Security office to find out where to write for a foreign birth certificate. Alternatively, contact the Canadian Consulate's office of your country of birth. The consulate's office will be able to advise you on how to apply for your birth certificate.

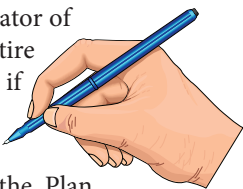
Obtain baptismal certificates from the church where the baptism occurred.

2. *Applying for your pension from this plan*

Notify the Plan Administrator of the date you wish to retire and notify your employer if still working.

On receipt of your application for pension, the Plan Administrator will supply you with a list of options for the payment of your pension, with a description of their terms and with the estimated monthly amounts payable under each option.

Note: *You should make your application at least 2 months prior to your retirement date.*



3. *Canada Pension Plan (CPP)*

Your CPP retirement pension usually starts after your 65th birthday. However, you may receive a CPP retirement pension beginning any time after age 60, provided you contributed to CPP. CPP reduces your pension amount for each month before age 65. Submit your application to your nearest Service Canada Centre.

For more details, see website:

www.servicecanada.gc.ca

Note: You should make your application 6 months before you wish to receive your pension from the Canada Pension Plan.

4. *Old Age Security Pension (OAS)*

The Federal Government has changed the payment of OAS pension so that the pension eligibility age, currently at age 65, will gradually increase to age 67. The change to the OAS pension eligibility age will be phased-in based upon date of birth:

<u>Date of Birth</u>	<u>New OAS Eligibility Age</u>
Before April 1, 1958	65
April 1, 1958 - January 31, 1962	Between 65 and 67
On or after February 1, 1962	67

For more details, see website:

www.servicecanada.gc.ca

Submit your application to the Service Canada Centre with your birth or baptismal certificate.

Note: You should make your application 6 months before your OAS eligibility age

5. *Provincial Government Health Plans*

Information may be obtained on hospital, medical and pharmacare services from your nearest Service BC Centre.

For more details, see website:

www.servicebc.gov.bc.ca

6. *Individual Health/Dental/Travel Plans*

If you were covered under the Teamsters Local 213 Health and Welfare Plan and are a BC resident, you can apply for coverage under one of the individual products from Pacific Blue Cross (PBC). Your completed application must be received by PBC **within 60 days of your group coverage cancellation date** under the Teamsters Local 213 Health and Welfare Plan to ensure any pre-existing medical conditions will be covered. Call PBC directly at 604-419-2200 or toll free 1-800-873-2583.

For details regarding converting Group Life insurance and AD&D coverage, refer to the Teamsters Local 213 Health and Welfare Plan booklet.

PART 17 - CONFIDENTIALITY OF YOUR PERSONAL INFORMATION

Teamsters Local 213 Members Benefit Plans (MBP) uses your personal information only for the purposes of pension benefit management and administration. If you have any questions or concerns about our collection, use or disclosure of your personal information, please contact the Privacy Officer: Administrator, Teamsters Local 213 Members Benefit Plans, 490 East Broadway, Vancouver, BC, V5T 1X3 or 604-879-8627, Toll Free 1-800-972-6241.

By providing your personal information to us, and completing an enrolment card, you agree that we may use it for pension benefit management administration purposes only. You may withdraw your consent to these uses, but if you do, we may not be able to continue to provide you with the administrative services and benefits for which you provide us the information.

WHEN CONTACTING THE PLAN ADMINISTRATOR, THE FOLLOWING INFORMATION IS REQUIRED

1. Your name in full
2. Your Social Insurance Number
3. Your address
4. Your telephone number
5. Your Current (or Former) Employer under the plan

FOR FURTHER INFORMATION

PLAN ADMINISTRATOR

Teamsters Local 213 Members Benefit Plans
490 East Broadway
Vancouver BC V5T 1X3

Telephone: (604) 879-8627

Toll Free in BC and the Yukon 1-800-972-6241

Fax: (604) 872-4725

Email: info@teamsters213benefits.com

REMINDER:

PLEASE ADVISE THE PLAN ADMINISTRATOR IMMEDIATELY IF YOU CHANGE YOUR ADDRESS

PLAN ADMINISTRATOR

**Teamsters Local 213 Members Benefit Plans
490 East Broadway
Vancouver BC V5T 1X3**

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