



## North Atlantic States CARPENTERS BENEFIT FUNDS

### Pension Fund

**Binghamton Office**  
23 Market Street  
Binghamton, NY 13905  
**Phone:** 607-739-1326 x: 3126  
**Fax:** 607-798-0951  
[carpentersfund.org](http://carpentersfund.org)

**South Central Office**  
181 Industrial Park Road  
Horseheads, NY 14845  
**Phone:** 866-727-0281  
**Fax:** 607-739-1415  
[carpentersfund.org](http://carpentersfund.org)

**Long Island Office**  
270 Motor Parkway  
Hauppauge, NY 11788  
**Phone:** 877-372-3236  
**Fax:** 631-952-9813  
[carpentersfund.org](http://carpentersfund.org)

August 2025

Dear Pensioner and Participant:

The Board of Trustees has approved to waive the suspension of benefits rule under Section 6.06 of the Pension Plan with certain conditions. This waiver of suspension is effective August 1, 2025 through December 31, 2025. Pensioners receiving a pension due to disability are ineligible for this waiver.

No retirement benefits will be suspended for work in Disqualifying Employment if such work is performed within the jurisdiction of Carpenters Local Unions 276, 277 or 279 for the period of August 1, 2025 through December 31, 2025, and on a project that is experiencing a critical shortage.

Retirees in good standing, who are interested in working during the critical shortage **must** contact the Business Manager from their Local for available critical shortage jobs. Approval will be granted only if there are no active participants available and qualified to perform the work. **Prior to returning to work, Pensioners must provide relevant information to the Fund Office concerning the return to work in a format established by the Fund.**

There will be no interruption in pension payments during this period, however any benefits earned during work in a critical shortage will be offset by pension payments paid during that time.

This notice is intended to serve as a Summary of Material Modifications regarding the North Atlantic States Carpenters Pension Plan ("Plan"). This Summary of Material Modifications supplements the Summary Plan Description ("SPD") previously provided to you. You should retain this document with your copy of the SPD.

Please contact the Horseheads Fund Office at (866)727-0281 ext 3121 or the Binghamton Fund office at (607)739-1326 ext 3126 if you have any questions concerning this matter.

Sincerely,

Pension Department  
North Atlantic States Carpenters Pension Fund