North Atlantic States
CARPENTERS BENEFIT FUNDS
Pension Fund

**Massachusetts Office**
350 Fordham Road
Wilmington, MA 01887
**Phone:** 800-344-1515
**Fax:** 978-752-1121
**carpentersfund.org**

**Connecticut Office**
10 Broadway
Hamden, CT 06518
**Phone:** 800-922-6026
**Fax:** 203-230-2457
**carpentersfund.org**

Date: November 2026

Dear Pensioners,

On behalf of the North Atlantic States Carpenters Pension Fund (NASCPF), you are receiving this notice to inform you of important upcoming changes to your pension plan.

## Converting your Early Retirement to a Disability Pension

Participants that were disabled but who chose to retire on an Early Retirement because you had not received your Social Security Disability approval at the time of your Early Retirement Pension Effective Date, may be eligible to convert your Early Retirement Pension to a Disability Pension. The conversion would be on a prospective basis, the month following receipt of your Social Security Award letter by the Fund Office. **You should contact the Fund Office to review your record to determine your eligibility**.

**Eligibility and considerations to keep in mind:**

1) The benefit option you elected at retirement would remain in effect.
2) Your date of disability must have occurred prior to the effective date of your Early Retirement Pension.
3) Your Social Security Disability Award Notice must have been received after your Early Retirement Pension Effective Date.
4) You met the eligibility rules to qualify for a Disability Pension.
5) The Fund Office will assist you in reviewing your file to determine what is more beneficial for you.
6) Your Disability Pension amount change would be the month following receipt of the Social Security Award letter by the Fund Office.

Please contact this office if you have any questions concerning the above changes or any other matter at the telephone numbers listed above.

This notice is being provided in accordance with the requirements of the Employee Retirement Income and Security Act of 1974, as amended (ERISA). This notice (technically called a Summary of Material Modifications) is a summary of a Plan changes which will be described in greater detail in legal documents known as Plan amendments and in Plan definitions. This notice is being sent to all retired Plan Participants.

Sincerely,

**Board of Trustees**