

**Bricklayers & Allied Craftsmen Local No. 7 Pension Plan
Checklist Item #15**

Does the application include a description of the efforts that are being taken to contact participants, beneficiaries in pay status, and alternate payees? See section 4.05(2).

Document 15.1 provides a brief description of the efforts the Pension Plan has taken to contact active participants, retirees, beneficiaries in pay status, and alternate payees. Document 15.2 provides a copy of the web site and related materials of Pension Benefit Information, Inc. (PBI), the commercial locator service that the Pension Plan uses to assist in its efforts to locate missing individuals.

4.05(2) Efforts to Contact Eligible Recipients

Document 15.1

The Pension Plan's Efforts to Contact Active Participants, Retirees, Beneficiaries in Pay Status, and Alternate Payees

As required by the IRS regulations, the Pension Plan has provided notices of the proposed suspension to the following eligible recipients:

1. All active participants, retirees, beneficiaries of deceased participants, and alternate payees, regardless of whether their benefits are proposed to be suspended;
2. Each employer that has an obligation to contribute to the Pension Plan; and
3. Each employee organization that, for purposes of collective bargaining, represents the participants employed by each such employer.

Only written notices about the proposed suspension were sent to the recipients; no electronic notices were sent out. The Pension Plan also established an informative website at <http://www.bricklayers7rescue.com>. Recipients were told to access the website for timely information, FAQs, a video clip from a town hall meeting held in Akron, Ohio on May 23, 2016, and other helpful online materials.

To find missing individuals, the Fund Office and Fund counsel used Internet search tools. They also used a commercial locator service that has access to commercial and credit reporting databases. In addition, they contacted the local union's representatives for information about missing individuals, and Fund counsel contacted the management trustees and union trustees for any contact information of such individuals. Local unions also were contacted through the union's district council office. In one situation, the missing person was in pay status receiving automatic deposits, so the Fund Office contacted the receiving financial institution to ask for assistance with contacting the missing individual. Court databases also were reviewed to discover that one of the missing persons had recently lost his primary residence in a sheriff's sale.

As of May 27, 2016, the Pension Plan had only two (2) missing individuals. Participant A, a 38-year-old unmarried male, did not have a current mailing address on file with the Fund Office. Recent Pension Plan mailings, as well as two mailings relating to the proposed suspension, were sent to him at two different addresses, but both mailings were returned to the Fund Office as undeliverable and with no forwarding address. In response, the Fund Office contacted Pension Benefit Information, Inc. (PBI) (**see Document 15.2**) to assist in its efforts to locate Participant A. Fund counsel also performed several online searches to locate Participant A, but to no avail. In addition, Fund counsel used Lexis Advance to search public records to find Participant A's current mailing address. The Fund Office and PBI searched death records and the databases of several credit reporting agencies and commercial locator services. When those attempts to locate Participant A failed, the Fund Office and Fund counsel asked for information from the union's business representative. Fund counsel also contacted the Pension Plan's trustees for additional information about Participant A. Meanwhile, the Fund Office contacted other eligible recipients with the same last name, in the hopes that they were related to Participant A and could provide the

Fund Office his current contact information. None of those individuals could provide any assistance in locating Participant A. As of May 27, 2016, Participant A remained missing under the Pension Plan.

Another missing person was Participant B, a 77-year-old retiree who lost his primary residence on September 11, 2015, in a sheriff's sale at the Summit County Court of Common Pleas in Akron, Ohio. Unfortunately, recent Pension Plan mailings, as well as two mailings relating to the proposed suspension, were sent to Participant B, but they came back as undeliverable and with no forwarding address. The Fund Office contacted the financial institution that had requested the sheriff's sale, but the financial institution's attorney did not have a new or updated forwarding address for Participant B. The Fund Office also contacted PBI to assist in its efforts to locate Participant B. Meanwhile, Fund counsel looked online and did several online searches to try to find Participant B, but to no avail. Fund counsel also used Lexis Advance to search public records to find Participant B's current mailing address. When those attempts to locate Participant B failed, the Fund Office and Fund counsel asked for information from the union's business representative. Fund counsel also contacted the Pension Plan's trustees for additional information about Participant B. None of those individuals could provide any assistance in locating Participant B. As of May 27, 2016, Participant B remained missing under the Pension Plan.

The Pension Plan will continue its efforts to find all missing individuals, including Participants A and B. If the Pension Plan were to find missing Participants A and B, the Fund Office would send them their estimates immediately. But at this point, the Board of Trustees of the Pension Plan, Fund counsel, and the Plan's professionals are confident that all reasonable measures have been taken to contact all eligible recipients, and that all eligible recipients have received notices about the proposed suspension, except for those who could not be contacted by reasonable efforts.

Document 15.2

**Information Relating to
Pension Benefit Information, Inc. (PBI)**

See the following pages.



PBI Research Serv Compliance Made Sim

STAFF

When Actionable Data Meets Execution

Just having data to meet your compliance needs is not enough anymore. PBI simplifies your compliance challenges by offering technology and expertise that you need to not only stay above water, but to tackle these challenges efficiently. We are an experienced and dedicated team whose objective is to make sure your compliance needs are met. We are not only a vendor, we are a partner to your business. Our goal is to provide you with the support that you need to get the job done.



LOCATE PARTICIPANTS

Know the exact location of your participants and have your data up-to-date

[LEARN MORE >](#)



IDENTIFY DEATHS

PBI's data from multiple sources identifies more deaths than anyone in the industry

[LEARN MORE >](#)



CLEANSE DATA

Retrieve accurate data elements to remedy incorrect participant data

[LEARN MORE >](#)



RESEARCH CENTER

Efficiently identify deaths and pension information Available 24/7

[LEARN MORE >](#)

RELATIVE																																
Last Name: SIMPSON	First Name: JERRY																															
SSN: XXX-XX-XXXX	Reference Code: Retiree																															
<table border="1"> <thead> <tr> <th>Relative Full Name</th> <th>Address</th> <th>Phone</th> </tr> </thead> <tbody> <tr> <td>DIANNA R SIMPSON</td> <td>2958 CREEK DR</td> <td>(877) 773-3022</td> </tr> <tr> <td>DIANA SIMPSON</td> <td>GERMANTOWN TN 38769</td> <td></td> </tr> <tr> <td>DIANNA M SIMPSON</td> <td>Jan 1953 - Jan 2014</td> <td>Surviving Spouse</td> </tr> <tr> <td>DOB Year: 1947 (22)</td> <td></td> <td></td> </tr> <tr> <td>DAVID SIMPSON</td> <td>2408 JACKSON DR</td> <td></td> </tr> <tr> <td>DOB Year: 1975 (35)</td> <td>MEMPHIS TN 38121</td> <td></td> </tr> <tr> <td>JOSHUA W SIMPSON</td> <td>3111 LANSHWOOD AVE</td> <td></td> </tr> <tr> <td>JOHN SIMPSON</td> <td>JACKSON TN 38205</td> <td></td> </tr> <tr> <td>DOB Year: 1972 (32)</td> <td>2913 2022</td> <td></td> </tr> </tbody> </table>			Relative Full Name	Address	Phone	DIANNA R SIMPSON	2958 CREEK DR	(877) 773-3022	DIANA SIMPSON	GERMANTOWN TN 38769		DIANNA M SIMPSON	Jan 1953 - Jan 2014	Surviving Spouse	DOB Year: 1947 (22)			DAVID SIMPSON	2408 JACKSON DR		DOB Year: 1975 (35)	MEMPHIS TN 38121		JOSHUA W SIMPSON	3111 LANSHWOOD AVE		JOHN SIMPSON	JACKSON TN 38205		DOB Year: 1972 (32)	2913 2022	
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- **Locate Beneficiaries:** PBI's NEW Instant Relative Search feature provides the Name, Age, Address, and phone number of all the relatives (potential beneficiaries) of you participants instantly!

Search PBI's Death Database by SSN	
Simple Search	Advanced Search
Please input SSN	<input type="button" value="SEARCH"/>

- **Search our Death Database:** PBI also provides No Charge access to our proprietary death database. Search by SSN and/or Name and DOB.

Research Center Search Credit Pricing:

Credits are purchased in advance for the Instant Search features of the Research Center. These credits *never expire* and you can replenish your supply quickly when they run low.

Address Search = 1 Credit
Relative Search = 2 Credits

No Charge Utilities include:

- Search PBI's Death Database
- Search Obituaries
- Search History

Number of Credits	Price Per Credit	Total to Invoice
25	\$3.00	\$75.00
50	\$2.25	\$112.50
100	\$2.00	\$200.00
200	\$1.75	\$350.00
500	\$1.50	\$750.00
750	\$1.25	\$937.50
1000	\$1.00	\$1,000.00

Access to the Research Center:

The Research Center is hosted on PBI's Platinum Web-Based platform. To obtain access to the Research Center you must sign an End-User agreement and have a **permissible** purpose. Access to the Research Center is regulated by a variety of privacy, data protection and other laws and access is restricted to your company IP address. Access will be granted for the legitimate business purposes outlined in the end-user agreement. Login and password information is for a single, authorized user and can't be shared. Violation of this policy will cause your access to be revoked.

Getting Started:

It's simple, contact PBI at 415-482-9611 or email us at inquiry@pbinfo.com. Once we receive your End-User agreement PBI will forward you the credentials to gain access. In addition to the Research Center, PBI has a variety of locate and retrieval options. Our client services managers can assist you in determining the best approach to meet your specific locate requirements.



PARTICIPANT RESEARCH CENTER!

AN INDUSTRY FIRST... INFORMATION AT YOUR FINGERTIPS

LOCATE PARTICIPANTS & BENEFICIARIES INSTANTLY 24/7

PBI's Research Center provides instant real-time access to the resources you need to maintain participant records. Locate Missing Participants, search for Death Records, Identify Beneficiaries through Obituaries, and Locate Beneficiaries **INSTANTLY!**

PBI Participant Research Center - Available 24/7

Address Search 1 Credit	Relative Search 2 Credits	No Charge Utilities
		Search History Search Death Database Legacy ObitFinder ObitPro
Credits are purchased in advance and they never expire. End User License Agreement is required.		

PBI's Participant Research Center brings together an array of proven resources and puts them right at your fingertips through a single sign-on. Access data when you need it!

ADDRESS

Last Name: SIMPSON First Name: JERRY
SSN: XXX-XX-XXXX Reference Code: Retiree

[SEARCH](#)

Full Name	Address	Phone
MR JERRY WAYNE SIMPSON	2958 CREEK DR	(877) 775-1111
MR JERRY W SIMPSON	GERMANTOWN TN 38708	
JERRY SIMPSON	Jun 1995 - Jan 2014	
DOB: 8/9/1942	99 BARKER RD	
Died: 12/20/2013	JACKSON TN 38121	
	Jan 1998 - Jan 1998	
	2958 WOOD AVE	
	MEMPHIS TN 38214	
	Feb 1985 - Apr 1985	

- **Locate Missing Participants:** The Instant Address Search feature provides a Complete Address History of your participant in seconds - now includes phone numbers at no additional charge!

OBITUARY SEARCH

Last Name: SIMPSON First Name: JERRY
DOB: 08/09/1942 Reference Code: Retiree

[SEARCH](#)

Name	DOB	Age	DOB	City	State
View Jerry Simpson	08/09/1942	71	12/20/2013	Germantown	TN

Jerry Wayne Simpson, 71, of Germantown, passed away at home on December 20, 2013. He was born August 9, 1942 in Alcorn County, MS to Josephine Mae Simpson and The Late Houston V. Simpson. He is survived by his wife of 44 years, Dianna Ruth Simpson, a brother Tim (Anacostia) of Memphis, two sons, Josh (Trish) and David, three grandchildren and a host of nieces and nephews.

- **Identify Beneficiaries:** Obituaries are a great source for identifying survivors (potential beneficiaries) of your deceased participants. The Research Center provides you with two different obituaries databases to search. Access PBI's ObitPro™ database or Legacy.com ObitFinder at no charge.