WESTERN PENNSYLVANIA TEAMSTERS AND EMPLOYERS PENSION FUND

SUSPENSION APPLICATION

Exhibit 8

Sample Notices

WESTERN PENNSYLVANIA
TEAMSTERS AND EMPLOYERS PENSION FUND

900 PARISH STREET, SUITE 101 • PITTSBURGH, PA 15220
(412) 362-4200 • TOLL FREE (800) 362-4201 • FAX (412) 362-3133
EMAIL: contactus@wpapensionfund.com • WEBSITE: http://www.wpapensionfund.com

NOTICE OF A PROPOSED REDUCTION OF YOUR PENSION BENEFITS WITH THE WESTERN PENNSYLVANIA TEAMSTERS AND EMPLOYERS PENSION FUND

MPRA NOTICE

On September 24, 2018, the Board of Trustees of the Western Pennsylvania Teamsters and Employers Pension Fund ("Plan") submitted an application to the U.S. Treasury Department for approval to reduce benefits under the Plan on a proposed effective date of August 1, 2019. This type of benefit reduction is allowed by the Federal law called the Multiemployer Pension Reform Act of 2014 ("MPRA"). This Notice explains the timetable and procedures between the filing of the application through the proposed effective date of benefit reductions.

You are getting this notice because you have a pension benefit under the Plan. **THE END OF THIS NOTICE DESCRIBES THE PROPOSED REDUCTION OF YOUR MONTHLY PAYMENTS.** If your benefit is not subject to the proposed reduction, that fact will be stated at the end of this Notice. (*A version of this notice that does not include the estimate of the effect on your benefit is being sent to unions that represent Plan participants and to all contributing employers*.)

This Notice will also answer the following questions for you—

1. Why is the Board of Trustees proposing to reduce benefits?
2. What will happen if the Plan runs out of money?
3. How did the Board of Trustees decide whose benefits to reduce and by how much?
4. What are the proposed reductions in benefits?
5. What comes next?

1. Why is the Board of Trustees proposing to reduce benefits?

The Plan's actuary estimated that, unless benefits are reduced, the Plan will not have enough money to pay benefits in the year 2029. This estimate is based on how much money the actuary expects the Plan to receive and to pay out each year. The Plan's actuary estimated that, with the reduction of benefits that the Board of Trustees has proposed, the plan should not run out of money.

2. What will happen if the Plan runs out of money?

If the Plan does not have enough money to pay benefits, then only the amount guaranteed by the Pension Benefit Guaranty Corporation ("PBGC") will be paid. You can find the amount of your benefit that is guaranteed by PBGC at the end of this notice.

3. How did the Board of Trustees decide whose benefits to reduce and by how much?

Under Federal law, the Board of Trustees must apply the following rules to the proposed reduction—

- The total reduction in everybody's benefits must be estimated to be large enough to keep the plan from running out of money but not larger than needed to do that.

- Your monthly benefit and the benefit of your beneficiary cannot be reduced below 110% of the amount guaranteed by PBGC.

- If applicable, the portion of your benefit that was payable as a Disability benefit (as defined under the Plan) cannot be reduced.

- The benefits of people who are at least 80 years old on August 31, 2019 and their beneficiaries cannot be reduced.

- The benefits of people who are at least 75 years old on August 31, 2019 and their beneficiaries are partially protected, and the closer the person is to age 80 the less the benefits can be reduced.

- The reduction of benefits must be spread fairly among the people who have a pension benefit under the plan.

In deciding whether the proposed reduction is spread fairly, the Board of Trustees took into account the following factors:

- The type of benefit (for instance all participants earn benefits under a unit multiplier accrued benefit or, if applicable, a greater amount determined under a Special Benefit Level);

- Age;

- Length of service combined with amount of benefit;

- Status of Participant (active at Top Tier contribution level, active, inactive or retired);

- History of benefit increases and reductions;

- The extent to which active participants are likely to withdraw support for the Plan, for example;

    - The Plan receives approximately two thirds of its annual contributions from approximately one third of the participants whose employers contribute at the Top Tier contribution level (as identified for preservation of Special Benefit Level accruals under the Funding Improvement Plan by having attained a weekly contribution rate of at least $225 as of December 31, 2008, and increased as required under the Rehabilitation Plan);

    - The future solvency of the Plan depends substantially on the continued participation of Top Tier contribution level participants and their employers, whose negative reaction to benefit reductions would likely result in a withdrawal of support for the Plan and prompt future withdrawals;

    - The expressed interest of the Top Tier groups to maintain the $3,500 Monthly 30-And-Out Benefit level without reduction.

4. What are the proposed reductions in benefits?

The Board of Trustees proposes the following reduction of benefits:

- For retirees and beneficiaries in pay status as of January 1, 2018, a 30% reduction of benefits;

- For participants who are not in active covered employment and beneficiaries not yet in pay status, a 30% reduction for benefits earned through December 31, 2017;

- For active participants in covered service as of January 1, 2018;

    - a freezing of the 25 year $1,500/$2,000/$2,500 Monthly and the 30 year $2,000/$2,500/$3,000 Monthly Special Benefits at pro rata levels based on service as of December 31, 2017;

    - a 30% reduction of the unit multiplier based accrued benefit, and if eligible, the 25 year $1,500/$2,000/$2,500 Monthly and the 30 year $2,000/$2,500/$3,000 Monthly based accrued benefits earned through December 31, 2017;

    - benefits under the $3,500 Monthly 30-And-Out Benefit will not be reduced as a result of this suspension and will continue in the future for Top Tier participants (notwithstanding this limitation, the portion of this benefit earned on and after August 1, 2008 will continue to be subject to reduction for early retirement and reduction for conversion to another form of annuity).

The proposed reduction will remain in effect indefinitely and will become effective without a phase-in. The proposed reduction would enable the Plan to avoid insolvency which is projected to occur in 2029 without the proposed reduction.

5. What comes next?

Approval or denial of the application by the Treasury Department

The Treasury Department will review the application to see whether it meets all of the legal requirements under Federal law. If the application meets all of those requirements, the Treasury Department is required to approve the application. If the application does not meet the legal requirements, the Treasury Department will deny the application. The Treasury Department will have 225 days, until May 7, 2019, to make a decision.

You can get information from the Treasury Department

More information about the proposed benefit reductions and a copy of the application will be available at *www.treasury.gov/mpra*.

The application will be available on that website within 30 days after the Treasury Department receives it. The application includes more information about the proposed reduction, including details about: (1) the Plan actuary's certification that the Plan will run out of money (that is, that the plan is in "critical and declining status"); (2) how the proposed reduction would satisfy the requirement that it be large enough so that the Plan is estimated not to run out of money, while not being larger than needed; and, (3) the sensitivity of these estimates to the assumptions used.

The application describes the steps the Board of Trustees has already taken to keep the Plan from running out of money and why the Board of Trustees believes that a benefit reduction is the only remaining option to keep the plan from running out of money. In addition, the application explains why the Board of Trustees believes that the proposed reduction is spread fairly among the people who have a pension benefit under the plan.

The Treasury Department website will also provide updated information on the application, such as whether the application has been withdrawn.

For further information and assistance you can also write to the Treasury Department at the following address:

Department of the Treasury
Attn: MPRA Office, Room 1204
1500 Pennsylvania Avenue, NW
Washington, DC 20220

You can comment on the application to reduce benefits

You will be able to submit a comment on the application by going to *www.treasury.gov/mpra*. Comments may also be mailed to the Treasury Department at the address listed above. All interested parties can make comments, and the comments will be publicly available.

Retiree Representative

Since the Plan has 10,000 or more participants, the Board of Trustees was required to select a retiree representative to advocate for the interests of retirees, beneficiaries, and deferred vested participants as part of this process. The Plan is required to pay the reasonable expenses of the retiree representative.

On April 11, 2017*,* the Board of Trustees selected William Lickert, Jr. to be the retiree representative. He is a retiree currently receiving benefits under the Plan and is not a member of the Board of Trustees. Mr. Lickert has hired legal counsel and an actuarial consultant who have been assisting him in his role. Participants and beneficiaries may contact Mr. Lickert by either email bill@wpatrr.com, phone 724-382-4956; or fax: 724-382-4966. Mr. Lickert maintains a website at www.wpatrr.com.

Vote on the proposed benefit reduction

If the application for the proposed reduction of benefits is approved by the Treasury Department, then you will have the opportunity to vote on the proposed reduction. Unless a majority of all participants and beneficiaries of the Plan vote to reject the reduction, the Treasury Department must allow the reduction of benefits to take effect. This means that not voting counts the same as a vote to approve the reduction.

The Board of Trustees does not know whether the Plan is a "systemically important plan" as defined by MPRA (generally meaning that PBGC would have an obligation of more than $1,000,000,000 if the Plan became insolvent). If such a determination is made and in the event a majority of all participants and beneficiaries of the Plan vote to reject the reduction, the Treasury Department is nevertheless permitted to allow the proposed benefit reduction (or a modified version) to take effect. Before the Treasury Department permits a reduction in this circumstance, PBGC's Participant and Plan Sponsor Advocate may recommend possible modifications to the proposed reduction.

You may contact PBGC's Participant and Plan Sponsor Advocate regarding such a modification by mail at Pension Benefit Guaranty Corporation, Attn: Participant and Plan Sponsor Advocate, 1200 K St., NW, Washington DC 20005; by telephone at (202) 326-4448; or by e-mail at advocate@PBGC.gov.

Your right to see Plan documents

You may want to review Plan documents to help you understand your rights and the proposed reduction to your benefits. The Plan administrator must respond to your request for the following documents within 30 days:

- The Plan document (including any amendments adopted to reflect an authorized reduction of benefits), trust agreement, and other documents governing the Plan (such as collective bargaining agreements).
- The Plan's most recent summary plan description (SPD or plan brochure) and any summary of material modifications.
- The Plan's Form 5500 annual reports, including the accountant's report and audited financial statements, filed with the U.S. Department of Labor during the last six years.
- The annual funding notices furnished by the Plan during the last six years.
- Actuarial reports, including reports prepared in anticipation of the benefit reduction, furnished to the Plan within the last six years.
- The Plan's current rehabilitation plan, including contribution schedules, and, if the proposed benefit reduction goes into effect, annual plan-sponsor determinations that all reasonable measures to avoid running out of money continue to be taken and that the Plan would run out of money if there were no benefit reductions.
- Any quarterly, semi-annual, or annual financial reports prepared for the Plan by an investment manager, fiduciary, or other advisor and furnished to the Plan within the last six years.

The Plan administrator may charge you the cost per page to the Plan for the cheapest way of copying documents, but cannot charge more than 25 cents per page. The Plan's Form 5500 Annual Return/Report of Employee Benefit Plan is also available free of charge at *www.dol.gov/ebsa/5500main.html*. Some of the documents also may be available for examination, without charge, at the Plan administrator's office, your worksite or union hall.

Your right to challenge incorrect calculations

If you think the Plan miscalculated the reduction to your benefits, then you have the right to submit a claim to the Plan to have the calculation corrected. The Plan's SPD tells you how to submit a claim. The SPD also describes your right to have a court review the Plan's final decision on your claim.

If you believe the information used to calculate your estimate at the end of this notice is wrong, please contact the Plan office at **Western Pennsylvania Teamsters and Employers Pension Fund, 900 Parish Street, Suite 101, Pittsburgh, PA 15220, 412-362-4200, 800-362-4201 (toll free), fax 412-363-4201 ContactUs@wpapensionfund.com.**

WESTERN PENNSYLVANIA TEAMSTERS AND EMPLOYERS PENSION FUND

PARTICIPANT IN PAY STATUS WITH BENEFIT REDUCTION

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction of benefits has been prepared for:

- <<NAME>>
- <<ADDRESS>>
- <<CITY, STATE, ZIP>>

Prior to the proposed reduction in benefits, your monthly benefit in pay status on January 1, 2018 according to Plan records is $3,370.79. If your status remains unchanged, that amount will continue to be paid to you through the month of July 2019. Under the proposed reduction your monthly benefit will be reduced to $2,359.55 beginning on August 1, 2019.

The proposed reduction is permanent.

This is an estimate of the effect of the proposed reduction on your benefit under the Plan. It is not a final benefit calculation. This estimate was prepared assuming that the proposed benefit reduction starts on August 1, 2019. If the benefit reduction starts later, the effect of the proposed reduction on your benefit might be different.

This estimate is based on the following information from Plan records as of January 1, 2018:

- You had earned 29.66 years of service prior to commencing benefits and are assumed to not have earned additional service after December 31, 2017.*

- You will be 63 years and 9 month(s) as of August 31, 2019.* *

- The portion of your benefit that is based on disability is $0.00.

* In the event the proposed suspension is approved, the actual effect of the suspension on you may be different from the estimate if you earned additional service after December 31, 2017, or there is a new Qualified Domestic Relations Order ("QDRO") or changes to an existing QDRO, or if your status changes. If you are receiving this notice as an alternate payee under a QDRO, the service shown is that of the participant.

** If you are an alternate payee under a Shared Payment QDRO, the age reflects the participant's age.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC. The amount of your monthly benefit guaranteed by PBGC is estimated to be $1,060.35.

WESTERN PENNSYLVANIA TEAMSTERS AND EMPLOYERS PENSION FUND

DISABILITY PAY STATUS WITH STEP-UP AT NORMAL RETIRMENT AGE

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction of benefits has been prepared for:

- <<NAME>>
- <<ADDRESS>>
- <<CITY, STATE, ZIP>>

Prior to the proposed reduction in benefits, your monthly benefit in pay status on January 1, 2018 according to Plan records of $221.48 was entirely comprised of the Plan's disability benefit. If your status remains unchanged, that amount will continue to be paid to you and will not be reduced. If you start receiving your benefit on your earliest normal retirement date February 1, 2026 in the form of a straight life annuity, your monthly benefit without the proposed reduction would be $853.36. The proposed reduction applies to your accrued benefit earned through December 31, 2017, minus the amount received under the disability benefit provisions of the Plan. Under the proposed reduction your monthly benefit will be reduced to $663.80 beginning on your earliest normal retirement date.

The proposed reduction is permanent.

This is an estimate of the effect of the proposed reduction on your benefit under the Plan. It is not a final benefit calculation. This estimate was prepared assuming that the proposed benefit reduction starts on August 1, 2019. If the benefit reduction starts later, the effect of the proposed reduction on your benefit might be different.

This estimate is based on the following information from Plan records as of January 1, 2018:

- You had earned 10.89 years of service prior to commencing benefits and are assumed to not have earned additional service after December 31, 2017.*

- You will be 53 years and 6 month(s)>> as of August 31, 2019.* *

- The portion of your benefit that is based on disability is $221.48.

* In the event the proposed suspension is approved, the actual effect of the suspension on you may be different from the estimate if you earned additional service after December 31, 2017, or there is a new Qualified Domestic Relations Order ("QDRO") or changes to an existing QDRO, or if your status changes. If you are receiving this notice as an alternate payee under a QDRO, the service shown is that of the participant.

** If you are an alternate payee under a Shared Payment QDRO, the age reflects the participant's age.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC. The amount of your monthly benefit guaranteed by PBGC is estimated to be $389.32.

WESTERN PENNSYLVANIA TEAMSTERS AND EMPLOYERS PENSION FUND

PARTICIPANT NOT IN PAY STATUS AND BELOW NORMAL RETIREMENT AGE

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction of benefits has been prepared for:

- <<NAME>>
- <<Address>>
- <<Town, State, Zip>>

While the proposed reduction applies to your accrued benefit earned through December 31, 2017, this Notice is required to show you the impact of the reduction to your benefits that are earned through July 31, 2019. On that basis, if you start receiving your benefit on your earliest normal retirement date February 2, 2021 in the form of a straight life annuity, your monthly benefit without the proposed reduction would be $1,055.51. Under the proposed reduction your monthly benefit will be reduced to $738.86 beginning on August 1, 2019.[1] [2]

The proposed reduction is permanent.

This is just an estimate of the effect of the proposed reduction on your benefit under the Plan. It is not a final benefit calculation. This estimate was prepared assuming that the proposed benefit reduction starts on August 1, 2019. If the benefit reduction starts later, the effect of the proposed reduction on your benefit might be different. This estimate, shown both before and after reduction, is based on the presumption that if you were in covered service on January 1, 2018 you will continue to work for your current employer earning additional benefit accruals through July 31, 2019. If your actual work pattern differs from this presumption, your actual benefits as of July 31, 2019 may be different. Plan records as of January 1, 2018, plus any presumed additional service through July 31, 2019 shows:

- You had earned, or are presumed to have earned, 12.49 years of service as of July 31, 2019.* *

- You will be 58 years and 6 month(s) as of August 31, 2019. * *

- The portion of your benefit that is based on disability is $ 0.00.

* This is just an estimate based on Plan records as of January 1, 2018. In the event the proposed suspension is approved the actual effect of the suspension on you may be different. The actual amount you receive will depend on things like how long you work and when you begin receiving payments, as well as any new Qualified Domestic Relations Order (“QDRO”), changes to an existing QDRO, or if your status changes. If you are receiving this notice as an alternate payee under a QDRO, the service shown is that of the participant.

* * If you are an alternate payee under a shared payment QDRO, the age reflects the participant’s age.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC. The amount of your monthly benefit guaranteed by PBGC is estimated to be $446.52.

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[1]Your earliest normal retirement date refers to the normal retirement age when you first earned service under the Plan (age 60 prior to August 1, 2008, age 62 between August 1, 2008 and February 1, 2011 and age 65 on and after February 1, 2011).

[2] If you are a participant who is bound by a QDRO which specifies an amount payable to an alternate payee, this estimated monthly benefit amount reflects an offset for any amounts being paid to an alternate payee, or estimated to be due at some future commencement date. These numbers are just estimates. The actual amount you will receive depends on many factors. If you are an alternate payee, an estimate of your projected benefit appears here if it can be calculated based on the terms of the QDRO.

WESTERN PENNSYLVANIA TEAMSTERS AND EMPLOYERS PENSION FUND

PARTICIPANT NOT IN PAY STATUS AND ABOVE NORMAL RETIREMENT AGE

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction of benefits has been prepared for:

- <<NAME>>
- <<Address>>
- <<Town, State, Zip>>

While the proposed reduction applies to your accrued benefit earned through December 31, 2017, this Notice is required to show you the impact of the reduction to your benefits that are earned through July 31, 2019. On that basis, if you start receiving your benefit in the form of a straight life annuity, your monthly benefit without the proposed reduction would be $310.83. Under the proposed reduction your monthly benefit will be reduced to $287.68 beginning on August 1, 2019. [1]

The proposed reduction is permanent.

This is just an estimate of the effect of the proposed reduction on your benefit under the Plan. It is not a final benefit calculation. This estimate was prepared assuming that the proposed benefit reduction starts on August 1, 2019. If the benefit reduction starts later, the effect of the proposed reduction on your benefit might be different. This estimate, shown both before and after reduction, is based on the presumption that if you were in covered service on January 1, 2018 you will continue to work for your current employer earning additional benefit accruals through July 31, 2019. If your actual work pattern differs from this presumption, your actual benefits as of July 31, 2019 may be different. Plan records as of January 1, 2018, plus any presumed additional service through July 31, 2019 shows:

- You had earned, or are presumed to have earned, 10.33 years of service as of July 31, 2019.* *

- You will be 70 years and 1 month(s)>> as of August 31, 2019. * *

- The portion of your benefit that is based on disability is $ 0.00.

* This is just an estimate based on Plan records as of January 1, 2018. In the event the proposed suspension is approved the actual effect of the suspension on you may be different. The actual amount you receive will depend on things like how long you work and when you begin receiving payments, as well as any new Qualified Domestic Relations Order ("QDRO"), changes to an existing QDRO, or if your status changes. If you are receiving this notice as an alternate payee under a QDRO, the service shown is that of the participant.

* * If you are an alternate payee under a shared payment QDRO, the age reflects the participant's age.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC. The amount of your monthly benefit guaranteed by PBGC is estimated to be $261.53.

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[1] If you are a participant who is bound by a QDRO which specifies an amount payable to an alternate payee, this estimated monthly benefit amount reflects an offset for any amounts being paid to an alternate payee, or estimated to be due at some future commencement date. These numbers are just estimates. The actual amount you will receive depends on many factors. If you are an alternate payee, an estimate of your projected benefit appears here if it can be calculated based on the terms of the QDRO.

WESTERN PENNSYLVANIA TEAMSTERS AND EMPLOYERS PENSION FUND

NO BENEFIT REDUCTION

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction in benefits has been prepared for:

- <<NAME>>
- <<Address>>
- <<Town, State, Zip>>

YOUR BENEFIT IS NOT AFFECTED BY THE PROPOSED BENEFIT REDUCTION.

Your current benefit, or the benefit we estimate you will have earned by August 1, 2019, of $147.47 will not change under the proposed reduction on August 1, 2019. This is because the law exempts you from the proposed reduction if you will be age 80 on or before August 31, 2019, or if your benefit is less than 110% of the PBGC guaranteed benefit amount. [1] [2] This estimate is based on the presumption that if you were in covered service on January 1, 2018 you will continue to work for your current employer earning additional benefit accruals through July 31, 2019. If your actual work pattern differs from this presumption, your actual benefit as of July 31, 2019 may be different.

This estimate is based on the following information from Plan records as of January 1, 2018:

- You had earned, or are presumed to have earned, 16.24 years of credited service as of July 31, 2019.* *

- You will be 64 years and 1 month(s)>> as of August 31, 2019.* *

- The portion of your benefit that is based on disability is $0.00.

* In the event the proposed suspension is approved, the actual effect of the suspension on you may be different from the estimate due to a new Qualified Domestic Relations Order ("QDRO"), changes to an existing QDRO, or if your status changes. If you are receiving this notice as an alternate payee under a QDRO, the service shown is that of the participant.

* * If you are an alternate payee under a shared payment QDRO, the age reflects the participant's age.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC. The amount of your monthly benefit guaranteed by PBGC is estimated to be $147.47.

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[1] These numbers are just estimates. The actual amount you receive will depend on things like how long you work, the normal retirement age applicable when you worked, when you begin receiving payments, and if you take your benefits in a different form, or if your status changes. Your earliest normal retirement date refers to the normal retirement age when you first earned service under the plan (age 60 prior to August 1, 2008, age 62 between August 1, 2008 and February 1, 2011 and age 65 on and after February 1, 2011).

[2] If you are a participant who is bound by a QDRO which specifies an amount payable to an alternate payee, this estimated monthly benefit amount reflects an offset for any amounts being paid to an alternate payee, or estimated to be due at some future commencement date. These numbers are just estimates. The actual amount you will receive depends on many factors. If you are an alternate payee, an estimate of your projected benefit appears here if it can be calculated based on the terms of the QDRO.