



Sheet Metal Workers' National Pension Fund

Your Appeal Rights

Section 8.04 of the Plan Rules provides:

If you believe the Fund's decision is in error, you have the right to appeal this decision to the Appeals Committee of the Fund's Board of Trustees. If you decide to appeal, you must do so in writing within 180 days of your receipt of this letter. If you appeal the Plan's decision, the Appeals Committee will review your appeal at its next scheduled meeting, unless the appeal is received within 30 days of that meeting, in which case it will be reviewed at the following meeting. If circumstances require more time for a decision, you will be notified in writing. The notice will describe the reason for the delay and the approximate date a decision will be made. The decision will be made no later than the third meeting following the date the Fund receives your appeal.

Please understand that the Appeals Committee has full discretion to interpret the Plan, and its decision is final and binding. Also, neither the Appeals Committee nor the full Board of Trustees has the power to waive the applicable Plan provisions. Therefore, your appeal must demonstrate that the Fund's decision is erroneous based on the applicable terms of the Plan. In your appeal, you must assert each and every reason why you believe a decision is in error, or your claim, if later brought in court, may be barred. It is your obligation in any appeal to provide the Appeals Committee with any and all evidence, or other information, supporting your position.

You are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits. You also must submit any additional written comments, documents, records, and other information that you believe supports your position on appeal. The Appeals Committee's review will take into account all information you submit relating to your claim. You will not have another opportunity to submit additional information after the Appeals Committee conducts its review. To perfect your appeal and otherwise determine your eligibility for benefits and the amount of those benefits, you must provide all information required by the Fund. Refusing or failing to provide any necessary information can result in the denial of benefits.

The Fund will send you written notice of the Appeals Committee's decision no later than five (5) days after the decision is made. In the event your appeal is denied, you have the right to bring a civil action under Section 502(a) of the Employee Retirement Income Security Act. If your appeal is denied and you decide to bring a court action, you must do so before the 91st day after the claim is denied or deemed to be denied by the Appeals Committee, or your claim will be barred.