Sheet Metal Workers'
National Pension Fund

January 2026

Dear Union Official:

Please be advised that until otherwise notified, Free Look is available to all newly signed Employers provided they meet the conditions described below.

Free Look allows a newly signed Employer to participate in the NPF without incurring withdrawal liability should the Employer's obligation to contribute end within 48 months of its Contribution Date with the Fund. If your Local intends to sign a **brand-new** Employer to a CBA, the Employer and the Local should promptly complete and submit the attached questionnaire. Upon receipt the Fund Office will review the information submitted and notify both the Local Union and the Employer if the company qualifies for Free Look. Additionally, the CBA must include the following:

1.) Incorporate, by reference, the terms of the NPF Trust Document; and
2.) Require that the Employer makes monthly contributions via the NBF's Internet Payment System (IPS).

For your convenience, we have included acceptable sample CBA language which meets these requirements. For additional information on Free Look, please refer to the NPF Trust Document found at www.smwnpf.org or contact the Fund Office.

Your attention is appreciated.

Fund Office

Enclosure

SHEET METAL WORKERS' NATIONAL PENSION FUND ("FUND")
FREE-LOOK QUESTIONNAIRE

To be considered for "Free-Look", the Union and the Employer must fully complete this Questionnaire either before, or within 90-days, from the date the Employer becomes a Contributing Employer. This Questionnaire is necessary to determine if an employer/applicant meets the Free Look eligibility requirements. After completing this Questionnaire, it may be necessary to request additional information before a final determination can be made. If more space is needed, please attach additional sheets.

1. **Name of Employer**: ____

   Address: ____

   Local Union: _______________________

2. Has the Employer, and/or its shareholders, officers or owners, operated any other business related to building, construction, service or fabrication in the past five years? If yes, provide details below, including name(s), location, and nature of business.

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3. What is or will be the effective date this Employer was or will be signed to the Local Union's Collective Bargaining Agreement (CBA)? *Please be sure to use NPF's model CBA language*.

   Effective Date of the Collective Bargaining Agreement: ____________________________________

4. Use of the NPF Internet Payment System (IPS) is a condition to qualify for Free Look. By signing below the employer understands and agrees to remit all National Benefit Fund obligations on the IPS. NOTE: failure to do this will automatically disqualify the employer from Free Look.

5. List below the date of the Employer's incorporation. Attach a copy of the employer's articles of incorporation or other documents establishing the business.

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6. Has the Employer or its owners, officers or principals, ever previously participated in the NPF under its current name or another name? If yes, provide the name (s) and the approximate dates of participation.

7. List below the names of the shareholders, and/or owners and officers of the Employer. Please state their ownership interest in percentages. Designate their title as an officer, partner, member, or owner and include the last four digits of their social security number. Attach additional sheets as needed.

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8. Has the Employer previously had full or partial withdrawal liability assessed by the NPF? If yes, provide the name of the employer.

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***NOTE: The Fund Office must receive a copy of an executed Collective Bargaining Agreement signed by both the employer and the Union as soon as available.**

On behalf of the Employer and Union, we recognize that Free Look may be extended based upon the representations we make herein and that if the information is incomplete or inaccurate, Free Look may not be available. We certify that the foregoing is true and correct to best of our information and belief.

____________________________________	__________________________
Employer Signature	Date
____________________________________	__________________________
Employer Name Printed	Title
____________________________________	__________________________
Union Representative Signature	Date
____________________________________	__________________________
Union Representative Name Printed	Title

SHEET METAL WORKERS' NATIONAL PENSION FUND
SAMPLE LANGUAGE

This ***Article/Section*** relates to the Employer's obligation to contribute to the Sheet Metal Workers' National Pension Fund ("NPF").

The Employer will contribute to the NPF at the hourly rates set forth in this Agreement, in accordance with the NPF's Plan and Trust Documents (copies of these documents have been made available to the parties and are available at www.smwnpf.org). The parties acknowledge that, notwithstanding any other provision herein, the failure to adopt any contribution rate increases required to maintain certain subsidized benefits and optional forms under the NPF Plan Document will result in the loss of those certain benefits and the provisions of benefits as provided under the NPF's Default Schedule as described in its Funding Improvement Plan.

The NPF's Trust Document, as amended from time to time, is incorporated into this Agreement; the Employer hereby agrees to be bound as a party by all terms and provisions of the Trust Document. The Employer will report Covered Employment and pay its required monthly NPF contributions no later than the 20th day of the month following the month in which the Covered Employment was performed. Failure to pay on time and in full will constitute a delinquency and will subject the Employer to applicable interest, liquidated damages, fees and costs. The Employer shall transmit contributions and remittance data electronically via the National Benefit Funds' secure online Internet Payment System ("IPS"), accessible at www.smwnbf.org (contact the IPS Support Team via email at ips@smwnbf.org or by calling 800-231-4622).

If this Agreement or the Local require the Employer to secure a Guaranty or Performance Bond, such bond will guarantee the payments required to be paid by the Employer pursuant to the terms of this Agreement to the following funds, Sheet Metal Workers' National Pension Fund, SASMI, NEMlC, SMOHIT, ITI, and the Sheet Metal Workers' National Supplemental Savings Plan. Employers shall furnish said bond to the Sheet Metal Workers' National Pension Fund within fifteen (15) days of the execution of this Agreement. The bond as required under the provisions of this Section shall remain in full force and effect until the termination of this Agreement and furnished, at least on an annual basis.