

# INDIANA LABORERS DEFINED CONTRIBUTION TRUST FUND

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## Indiana Laborers Defined Contribution Trust Fund Plan Reminder of Special Fee Schedule

To all Participants and Beneficiaries of the Indiana Laborers Defined Contribution Trust Fund Plan:

This notice intends to serve as a reminder of the Defined Contribution Plan's (the "Plan") rules regarding special fees or expenses that may be charged directly against your Participant Account. Under the terms of the Plan, individual Participant Accounts may be charged special fees or expenses in connection with (1) the review and processing of Qualified Domestic Relations Orders<sup>1</sup> (QDROs), (2) for commercial searches to locate missing participants or beneficiaries, (3) for any certified letters sent to the participant or beneficiary, and (4) for any other expenses or fees that are determined by the Board of Trustees to be uniquely related to an individual's Participant Account.

Below is a list of the current fees:

- **QDRO Review/Processing Fees** - \$250 per QDRO
- **Missing Participant Search** - \$15 per search
- **Certified Letters** - \$10 per letter

If your Participant Account balance is less than \$15.00, the entire balance will be exhausted as an expense, resulting in an account balance of \$0.00. You can avoid some of these expenses by keeping your address updated with the Fund Office.

Your continued interest in the Plan is appreciated. Please feel free to contact the Fund Office about this Notice, or the Plan in general. The Fund Office staff is pleased to assist you and answer any questions about your benefits.

Sincerely,

Joint Board of Trustees, ILDCTFP

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<sup>1</sup> A QDRO is a state court order used to divide your retirement assets in the event of a divorce. If you are going through a divorce, please contact the Fund Office to request a copy of the Plan's QDRO procedures and model QDROs. This information should make the process easier for your attorney and less costly.

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Mark S. Andrews

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**Administrative Manager**  
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