

IMPORTANT NOTICE TO ALL TEAMSTERS 413 H&W FUND PARTICIPANTS

**FROM: Robert Branson and Al Rapp, Trustees and
Tony Jones, Local 413 President**

**RE: Teamsters Local 413 Health and Welfare Fund - Termination of Plan and
Purchase of Life Insurance Benefit**

Dear Participants:

We write to tell some very good news! On April 2, 2009, the Teamsters Local 413 & Employer Health and Welfare Trust Fund purchased a \$2,500 life insurance benefit through MetLife for you. This \$2,500 policy will provide you with a paid up death benefit. It has no surrender or cash value, and provides only a paid up death benefit. You now have a \$2500 life insurance benefit payable to your beneficiary(ies) upon your death. Following completion of this process, the Health & Welfare Fund will terminate permanently.

About 8 weeks after you receive this letter, you'll receive a letter and Certificate of Insurance for this benefit from MetLife. **IT IS VERY IMPORTANT THAT YOU KEEP ALL OF THESE COMMUNICATIONS AND DOCUMENTS FOR YOUR PERSONAL RECORDS.** Once you receive this letter from MetLife, you must complete the Designated Beneficiary paper work provided and return it to MetLife. Please also provide your beneficiary with a copy of the communication from MetLife.

To help you in the implementation of this new benefit with MetLife, in place of the Health and Welfare Fund, MetLife has arranged a call-center for Participants to contact in order to get help and to answer questions. The call-center information is:

**Metropolitan Life Insurance Company, Life Services
P.O. Box 6169
Utica, NY 13504-6169
Phone: 1.866.492.6983
TDD: 1.800.984.8652**

Every time you contact the MetLife Call-Center, please be sure to mention your name as well as "**Teamsters Local 413**" to help the operator easily locate your information and assist you. Since the H&W Fund will terminate shortly you will not be able to contact the Local or the Fund for help.

Sincerely,
Tony Jones, President - Local 413
Robert Branson, Trustee H&W Fund
Al Rapp, Trustee, Trustee H&W Fund