

Central Pennsylvania Teamsters Pension Fund

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April 27, 2018

Dear Participant:

As you may be aware, Congress and the IRS require specific funding and participant notices under the Pension Protection Act of 2006 ("PPA"), as amended by the Multiemployer Pension Reform Act of 2014 ("MPRA"). The purpose of this letter is to give you a brief introduction explaining the notice you are now provided by law under PPA.

Required Actuarial Certification

Under PPA, the Plan's Actuary must perform a series of tests to certify the Plan's "zone status". Plan participants, plan beneficiaries, the bargaining parties, the Pension Benefit Guaranty Corporation, and the Secretary of Labor must then be notified of the Plan's certification results.

You may recall the Plan was certified in the "green" or "safe zone" in 2017 because the Plan's PPA funded percentage was 84.52%. For 2018, the Trustees are once again pleased to inform you the Plan is certified in the "green" or "safe zone" and the Plan's PPA funded percentage is approximately 84%.

Annual Funding Notice

A notice entitled "Annual Funding Notice for the Central Pennsylvania Teamsters Defined Benefit Plan" is included in this mailing. This notice is also required under PPA and it is meant to provide useful information in understanding the Plan's funded status.

In accordance with the regulations for preparing the Annual Funding Notice, the Funded Percentage on page one is a snapshot of the Plan as of January 1, 2017 and does not reflect the Plan's 2017 investment return. The impact of this investment performance will be reflected in next year's Annual Funding Notice.

We encourage you to read the attached notice in its entirety. If, after reviewing the notice, you have any questions or concerns, please feel free to contact the Fund Administrator:

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Board of Trustees,

Central Pennsylvania Teamsters Defined Benefit Plan