

**AFL Hotel Union & Hotel Industry of
Hawaii Pension Plan**
Southwest Service Administrators, Inc.
1221 Kapiolani Blvd., Suite 6C
Honolulu, Hawaii 96814-3513

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HOTEL UNION & HOTEL INDUSTRY OF HAWAII PENSION PLAN

NOTICE TO PLAN PARTICIPANTS

The Board of Trustees of the Hotel Union & Hotel Industry of Hawaii Pension Plan recently adopted an amendment to improve Plan benefits for Active Employees and for Retirees who retired from Active Employee status.

Effective August 1, 2008, the Active Employee's benefit rate will be increased by \$0.80 from \$34.12 to \$34.92 for each full year of Credited Service. As a result of this benefit improvement, effective August 1, 2008, the maximum monthly Normal Retirement pension benefit payable under the Plan is \$1,222.20.

For Retirees (including beneficiaries of Retirees) who retired from Active Employee status with a pension effective on or after August 1, 2007, their monthly pension benefit will be increased by \$0.80 for each full year of Credited Service earned and this increased pension will go into effect on August 1, 2008.

For Retirees (including beneficiaries of Retirees) who retired from Active Employee status with a pension effective prior to August 1, 2007, their monthly pension benefit will be increased by one-half the Active Employee increase, or \$0.40, for each full year of Credited Service earned and this increased pension will go into effect on August 1, 2008.

NOTE: If you suffered a One-Year Break in Service prior to August 1, 2008, the increased benefit rate may not apply to Credited Service earned prior to the One-Year Break in Service.

NOTE: A Retiree is considered to have retired from Active Employee status if, prior to incurring a One-Year Break in Service, he or she had either attained age 55 with 10 or more years of Vesting Service or attained age 65.

The Trust Fund Office will be reviewing all Retiree records to determine each person's eligibility for the improvement and the amount of the monthly pension adjustment and retroactive adjustment, if any. After the Trust Fund Office has completed its review and calculations, payments will be processed to the eligible Retirees and beneficiaries.

If you have any questions on the benefit improvement, please feel free to contact the Trust Fund Office. You can write to the Trust Fund Office at 1221 Kapiolani Boulevard, Suite 6C, Honolulu, Hawaii 96814 or call (808) 523-0199; neighbor islands dial direct toll-free 1-866-528-9677 between the hours of 8:00 a.m. to 4:30 p.m., Monday through Friday.

**BOARD OF TRUSTEES OF THE
HOTEL UNION & HOTEL INDUSTRY
OF HAWAII PENSION PLAN**

Southwest Service Administrators, Inc.

Service Is Our Middle Name

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