

HAWAII TEAMSTERS HEALTH & WELFARE TRUST
Benefit and Risk Management Services
560 N. Nimitz Highway, Suite 209
Honolulu, HI 96817-5315

«Insured_First_Name» «Insured_Last_Name»
«Address»
«City» «State» «Zip»

November 2008

**NOTICE TO
ACTIVE PARTICIPANTS
OF THE
HAWAII TRUCKERS - TEAMSTERS UNION PENSION PLAN**

The Trustees of the Hawaii Truckers - Teamsters Union Pension Plan ("Truckers Plan") wish to inform the Active Participants of the following Plan change.

Effective on and after April 1, 2008, a Participant (other than a Former Employee without any Hours of Service earned on or after April 1, 2008) will be allowed to retire and receive an Early Retirement Income from the Truckers Plan when he meets one of the following two sets of requirements:

- (a) He attains age 55 and has earned at least 10 Years of Vesting Service, or
- (b) The sum of his age (including fractional years) and his Years of Vesting Service equals or exceeds 84.

And, the Early Retirement Income payable to such a Participant retiring on his Early Retirement Date shall be equal to his Normal Retirement Income based on his Credited Service to his retirement date reduced by 4/10 of one percent for each full calendar month between his Normal Retirement Date and his Early Retirement Date.

The eligibility requirements and benefits for a Former Employee who does not earn any Hours of Service on or after April 1, 2008 shall remain unchanged.

If you have any questions on this benefit improvement, please feel free to contact the Trust Fund Office. You may write to the Trust Fund Office at 560 N. Nimitz Highway, Suite 209, Honolulu, Hawaii 96817 or call (808) 523-0199.

BOARD OF TRUSTEES OF THE
HAWAII TRUCKERS - TEAMSTERS UNION PENSION PLAN