



Central Laborers' Pension Welfare & Annuity Funds Pride Of The Industry

Captured 3/7/12



LATEST NEWS!

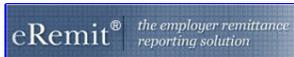
[Central Laborers' Welfare Fund Granted a Waiver of Annual Limits by the Department of Health and Human Services](#)

[Open Enrollment 2012 Information](#)

[Secure Email is now available!](#)

[Healthier At Home Online](#)

[Student Care Online](#)



eLetter Signup

[Online Open Enrollment](#)

MAIL CALL

February 29, 2012
Plan Year 2011
Pension Statements
(Oct 2010 - Sep 2011)

January 27, 2012
CLPF Rehabilitation Plan and Notice of Reduction in Adjustable Benefits under the Rehabilitation Plan (participant & employer versions)

January 19, 2012
2011 Tax Forms

January 17, 2012
CLPF Annual Funding Notice for 2010-2011 and Zone Notice

January 13, 2012
Annuity Statements
(Apr 2011 - Sep 2011)

November 17, 2011
Encore Magazine
(Fall 2011 edition)

September 9, 2011
Illinois Laborer Magazine



PARTICIPANT NOTICE
[CLPF Rehabilitation Plan](#)
[\(adopted January 16, 2012\)](#)
[and Notice of Reduction](#)
[in Adjustable Benefits](#)



CONTRIBUTING EMPLOYER NOTICE
[CLPF Rehabilitation Plan](#)
[\(adopted January 16, 2012\)](#)
[and Notice of Reduction](#)
[in Adjustable Benefits](#)

OPEN ENROLLMENT 2012

In the year 2012, the Central Laborers' Pension Fund has provided 47 years of commitment to active and retired laborers. The Pension Fund was established in 1965 to help provide financial security to laborers (LIUNA) during retirement. During 1966, a total of six hundred dollars was paid to five pensioners. In 1982 the Fund had 1,675 pensioners and beneficiaries and paid \$1.9 million in annual benefit payments, and the Fund currently has more than 6,700 pensioners and beneficiaries receiving over \$86 million each year in pension benefits.

The Pension Fund is a Taft-Hartley Trust Fund managed by eight Labor and eight Management Trustees who have an equal vote and serve without fees or compensation. The Trustees work together to build a secure future for you and your family. The Trustees also maintain a conservative investment strategy, diversifying investments so as not to expose assets to unnecessary risks. The Pension Plan is financed entirely by employer contributions negotiated through the collective bargaining process and investment income.

In 1981 the Pension Trustees established the Central Laborers' Annuity Fund, which is similar to a wage savings plan. The Annuity Fund is designed to provide a supplement to participants' pension benefits and to help assure a comfortable retirement. Thirty-one years after inception, the Fund has over 11,670 participants. Participant accounts currently total over \$109 million.

The Annuity Plan is financed entirely by employer contributions negotiated through the collective bargaining process and investment income. Contributions made to the Fund by your employers (and interest earnings from your account) are not taxable to you as income until you withdraw the monies.

The Trustees' investment goals for the Annuity Plan are to ensure the growth of the participants' account balances through conservative money management. This philosophy allows for the purchase of securities providing the highest level of safety.

For a yield and return history, [click here](#).

The Central Laborers' Welfare Fund was established in March of 1966 and currently has 12 participating local unions. Since its initiation, it has been the Trustees' goal to provide quality health insurance benefits with the contribution income available, while maintaining adequate reserves. The millions of dollars which have been paid in behalf of insured participants and their dependents over the years, combined with excellent benefits that the plan offers you and your family toward the high cost of sickness and disability, is testimony that the Trustees have succeeded in their goal.

All eligible participants in the Central Laborers' Welfare Fund are given an opportunity, annually, to choose a medical plan that provides the best coverage for them and their families. The annual offering includes a Comprehensive Major Medical Plan or a point of service (POS) plan.

Regardless of the medical plan chosen, active participants will receive benefits which include:

- Life Insurance
- Accidental Death and Dismemberment Insurance
- Loss of Time
- Dental Care
- Vision Care
- Hearing Care
- Prescription Drug Program

[Jacksonville, IL](#)

Severe Weather Alert

Enter city or U.S.zip

Currently | [Hour-by-hour](#) | [10-day](#)

65°F
Fair

Today's Outlook

WINDY
71/46°F
Mostly Cloudy / Wind

Tomorrow's Outlook

49/30°F
Cloudy

@weather.com: [Pollen Levels](#) | [Pet Care Guide](#) | [Weather at 30,000 feet](#)

<p>(Summer 2011 edition)</p> <p>June 3, 2011 Annuity Statements (Oct 2010 - Mar 2011)</p> <p>January 28, 2011 CLPF Annual Funding Notice for 2009-2010 / Notice of Plan Status for 2010-2011 / Notice of Election of Funding Relief</p> <p>January 21, 2011 2010 Tax Forms</p> <p>January 14, 2011 Notice to Interested Parties (Pension & Annuity Funds)</p> <p>December 30, 2010 Plan Year 2010 Pension Statements (Oct 2009 - Sep 2010)</p> <p>December 30, 2010 Annuity Statements (Apr 2010 - Sep 2010)</p>	
--	--

087442

Copyright © 2008-2011 Central Laborers' Pension Welfare & Annuity Funds - All rights reserved
Website designed by Toby Brake and maintained by Central Laborers' Pension Welfare & Annuity Funds