

# Michigan Laborers' Fringe Benefit Funds

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Phone: 1 (877) 645-2267 (MI-LABOR) • Fax: (517) 689-6016 • Website: [www.michiganlaborers.org](http://www.michiganlaborers.org)

July 15, 2025

**MICHIGAN LABORERS' PENSION FUND  
NOTICE OF SUMMARY PLAN INFORMATION  
FOR PLAN YEAR  
SEPTEMBER 1, 2023 TO AUGUST 31, 2024**



This Notice, which is required by federal law, provides certain information on an annual basis about the Michigan Laborers' Pension Fund (Fund), Employer Identification Number 38-6233976, and is being provided by the Board of Trustees to Unions that represent Fund Participants and Employers obligated to contribute to the Fund. Except as otherwise specified, all information in this Notice pertains to the Plan Year beginning September 1, 2023 and ending August 31, 2024.

**1. Contribution Schedule and Benefit Formula Information.**

Contributions to the Fund by Employers (Contributing Employers) are made in accordance with the terms of written agreements, namely Collective Bargaining Agreements (CBAs). **For information regarding the current contribution rate, please refer to the relevant CBA.**

As set forth more fully in the Plan, the monthly Normal Retirement benefit payable by the Fund is calculated according to the following formula:

\$10.40 times the number of years of service prior to September 1, 1968, maximum 20 years; plus 4.25% of employer contributions between September 1, 1968 and prior to September 1, 1979; plus \$7.31 for each 100 hours of work beginning September 1, 1979 and prior to December 31, 2011; plus \$7.00 for each 100 hours of work beginning January 1, 2012; plus Flint Laborers accrued benefit, as adjusted, if any.

**2. Number of Contributing Employers.**

Four Hundred eighty four (484) Employers were obligated to contribute to the Fund during the Plan Year.

**3. Employers Contributing More than 5%.**

During the 2023-2024 Plan Year, there were no Employers that contributed more than 5% of total contributions to the Fund.

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#### 4. Participants for Whom No Contributions Were Made.

As reported on the 2023 Form 5500, there were 79 participants on whose behalf no contributions were made to the Fund by an employer of the Participant for the 2023-2024 Plan Year, 81 for the 2022-2023 Plan Year, and 82 for the 2021-2022 Plan Year.

#### 5. Plan Funding Status.

The Pension Fund was certified as "safe" for the Plan Year beginning September 1, 2023 and ending August 31, 2024.

On November 27, 2024, the Fund's actuary again certified the Pension Fund in the "safe" (green) zone for the 2024-2025 Plan Year.

#### 6. Number of Employers That Withdrew in Preceding Plan Year.

No Employers are known to have withdrawn from the Fund during the September 1, 2022 to August 31, 2023 Plan Year, resulting in \$0 in total withdrawal liability assessments.

#### 7. Transaction Information.

The Plan did not merge with another plan and did not receive a transfer of assets and liabilities of any other plan during the Plan Year beginning September 1, 2023 and ending August 31, 2024.

#### 8. Amortization Extension or Shortfall Funding Method Information.

The Fund requested and received a 5-year amortization extension for amortizing the unfunded liabilities as of September 1, 2009 under Internal Revenue Code §431(d) (1). The Fund did not use the shortfall funding method (as described in ERISA §305) for the 2023-2024 Plan Year.

#### 9. Right to Additional Information.

Any Employer contributing to the Fund or a Union representing Fund participants may obtain a copy of the Fund's Annual Report (Form 5500) filed with the government, a copy of the Fund's Summary Plan Description, and a copy of any Summaries of Material Modification to the Fund by sending the Fund a written request that identifies the document(s) subject to the request. However, no person is entitled to receive more than one copy of the document(s) requested during any



Michigan Laborers' Health Care Fund  
Michigan Laborers' Pension Fund  
Michigan Laborers' Annuity Fund  
Michigan Laborers' Vacation Fund  
LIUNA Training of Michigan Fund  
Michigan Laborers'-Employers'  
Cooperation & Education Trust Funds

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12-month period. The Fund may charge a reasonable amount to cover the cost of providing the document(s) requested. Your request for a copy of one of the documents listed above should be addressed to: The Board of Trustees of Michigan Laborers' Pension Fund, PO Box 211133, Eagan, MN 55121. For identification purposes, the official plan number is 001, and the Fund's employer identification number or "EIN" is 38-6233976.

**LIUNA!**  
*Feel the Power*



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Welfare & Pension Administration Service, Inc.