

THE BAC RECIPROCAL AGREEMENT
EMPLOYEE RECIPROCAL AUTHORIZATION AND RELEASE

Please check all boxes that apply:

- T** The participating defined benefit pension fund [Named _____] receiving contributions
R for work performed in the jurisdiction of BAC Local Union _____ is located at:
A _____
V _____
- E** The participating defined contribution pension fund [Named _____] receiving
L contributions for work performed in the jurisdiction of BAC Local Union _____ is located at:
F _____
U _____
- N** The participating health and welfare/flexible benefit fund [Named _____] receiving
D contributions for work performed in the jurisdiction of BAC Local Union _____ is located at:
S _____

This authorization is voluntarily given by me and at my instance, and shall remain in full force and effect until I have not worked in the area covered by this pension and/or health and welfare fund(s) for a period of one year or until the last day of the month in which my written request to cancel this authorization is received by the administrator of this pension and/or health and welfare fund(s).

All of the following information must be completed.

- * SIGNATURE _____ *DATE _____
 (month/day/year)
- * NAME (PRINT) _____ *HOME PHONE _____
 (area code/number)
- * HOME ADDRESS _____
 (street) (city) (state)/(province) (zip)/(postal)
- * SOCIAL SECURITY NUMBER _____ *BIRTH DATE _____
 (month/day/year)
- * SOCIAL INSURANCE NUMBER _____ *MEMBER OF LOCAL UNION _____
 (Canadian employees) (home local)

H HOME FUND (defined benefit) NAME OHIO BRICKLAYERS PENSION PLAN-P.O.BOX 99550
O

M HOME FUND
 (defined benefit) LOCATION TROY MI JURISDICTION- LOCAL 45 OH
 (city) (state)/(province)

F HOME FUND
 (defined contribution) NAME: BACSAVE ANNUITY FUND

U HOME FUND
 (defined contribution) LOCATION: WASHINGTON DC JURISDICTION: LOCAL 45 OH
 (city) (state)/(province)

D HOME FUND
 (health and welfare) NAME: OHIO BRICKLAYERS HEALTH & WELFARE BENEFIT FUND P.O.BOX 99550,

HOME FUND
 (health and welfare) LOCATION: TROY MI JURISDICTION: LOCAL 45 OH
 (city) (state)/(province)

HOME FUND E-MAIL _____

RECEIVED BY _____ DATE _____
 (month/day/year)

FORWARD FORM TO PROPER PLAN ADMINISTRATOR IMMEDIATELY AFTER SIGNING
 AND SEND A COPY TO THE RECIPROCAL CLEARINGHOUSE

The Following Applies to all Pension Reciprocal Agreements:

In order to receive pension-related credits in my home pension fund(s) while working outside its jurisdiction, I hereby authorize the above-identified pension fund(s) to receive all contributions for my hours worked within the area covered by the fund(s) and to transfer such hours and an equivalent amount of money to my home fund(s). I also authorize my home fund(s) to accept and apply these transferred hours and monies pursuant to its rules, including any rules which take into consideration any difference in contribution rates between the transferring and home fund(s).

For hours and monies transferred pursuant to this authorization, I hereby waive any claim on my behalf or on behalf of my dependents or assigns to any benefits from the above-identified pension fund(s) and release the fund(s) and its trustees from any and all liability.

The effective date of this authorization shall be the first of the month in which this authorization is signed and received by either the administrator of the above-referenced pension fund(s) or the designated representative of the fund(s).

Your home fund(s) is a pension fund signatory to this reciprocal agreement which is : (A) the pension fund(s) covering the BAC local union to which you belong if you are a participant or have credited service in the fund(s), or (B) if (A) is not applicable, the pension fund(s) in which you are currently a participant or have credited service.

NOTE: If you have no home fund or if you are a participant or have credited service in the pension fund(s) covering the BAC local union to which you belong and that fund(s) does not participate in the reciprocity agreement, you cannot have funds transferred pursuant to this reciprocal agreement.

Please Note: If the Home Fund has only a defined benefit fund and the Participating Fund has both a defined benefit fund and a defined contribution fund, the Temporary Employee may elect to transfer only Monies from the Participating Fund's defined benefit fund to the Home Fund.

All Local Monies for Canadian Temporary Employees working in the U.S. shall be transferred to the IPF Defined Contribution Plan. All Local Monies for American Temporary Employees working in Canada shall be transferred to the IPF Defined Contribution Plan.

The Following Applies to all Welfare Reciprocal Agreements:

In order to receive health and welfare-related credits in my home health and welfare fund while working outside its jurisdiction, I hereby authorize the above-identified health and welfare fund to receive all contributions for my hours worked within the area covered by the fund and to transfer an amount of money to my home fund. I also authorize my home fund to accept and apply these transferred hours and monies pursuant to its rules, including any rules which take into consideration any difference in contribution rates between the transferring and home fund.

For hours and monies transferred pursuant to this authorization, I hereby waive any claim on my behalf or on behalf of my dependents or assigns to any benefits from the above-identified health and welfare fund and release the fund and its trustees from any and all liability.

The effective date of this authorization shall be the first of the month in which this authorization is signed and received by either the administrator of the above-referenced health and welfare fund or the designated representative of the fund.

Your home fund is a health and welfare fund signatory to this reciprocal agreement which is: (A) the health and welfare fund covering the BAC local union to which you belong if you are a participant or have credited service in the fund, or (B) if (A) is not applicable, the health and welfare fund in which you are currently a participant or have credited service.

If the IHF or reciprocity is not in effect, all Monies shall be transferred to the IPF Defined Contribution Plan.

NOTE: If you have no home fund or if you are a participant or have credited service in the health and welfare fund covering the BAC local union to which you belong and that fund does not participate in the reciprocity agreement, you cannot have funds transferred pursuant to this reciprocal agreement.