

## Terms and Conditions of Use

The purpose of this website is to provide information to you about your Union and all that it is doing on your behalf. We also want to encourage more interaction among you, your Officers, the Union's staff, and even with your employee benefit plans and providers. Because changes to the employee benefit plans occur from time to time and there may be a delay in updating this website or BMGI's website with those changes, users should not assume Health & Welfare Fund eligibility, make any treatment decisions, or make retirement planning decisions without first confirming the important information regarding such a decision with BMGI.

None of the information on this site is a promise of benefits. For example, Pension Fund records need to be audited at the time of retirement to verify your actual work history and the benefit to which you are entitled. The benefits to which you are actually entitled may be different than the estimated benefits shown on the website. If there are any errors in your work history, please contact the Union Office immediately. The descriptions of benefits on this website are not the legal plan documents and are not binding. This site is intended to provide a brief summary of benefits and services. If there is an inconsistency between this site and the plan documents, the plan documents will govern. Please contact the BMGI if you have any questions about your Plans.

Only the Board of Trustees of each Fund is authorized to interpret that Fund's plan, the summary plan description and other plan documents. Benefits from each of the Plans will be paid only if the Board of Trustees of each Plan decides in their discretion that the applicant is entitled to the benefits. Any decision by the Board of Trustees is final and binding.

By accessing this website, you agree to be bound by this website's Terms and Conditions of Use and all applicable laws and regulations. If you misuse this website, you agree to indemnify, hold harmless and defend the plans, their sponsors, the boards of trustees, and their affiliates and agents from and against any and all claims, proceedings, damages, injuries, liabilities, losses, costs and expenses relating to your use of this web site. If you do not agree with these terms, you are prohibited from using or accessing this website. The materials contained in this website are protected by applicable copyright and trademark law.

## Annuity Fund Statement

This website reflects your audited Individual Account balance as of December 31 of the previous year, plus any Employer contributions received after January 1<sup>st</sup>. Adjustments may be made to the balance shown so this amount is not "vested". Your annual administrative fee and deductions from your Individual Account for the Annuity Fund's expenses for the current year are not reflected in the total shown. Your share of the Annuity Fund's investment earnings or losses in the current year is also not reflected in the total shown. After the independent audit is completed, updated totals will be posted to your Individual Account. If your Individual Account does not reflect the total hours

you have worked for a contributing Employer, please notify the Union Office immediately.