



National Integrated Group  
Pension Plan

2 Gateway Center  
603 Stanwix St., Suite 1500  
Pittsburgh, PA 15222

Phone: 888-634-1308  
Fax: 412-513-4507  
Email: [questions@nigpp.org](mailto:questions@nigpp.org)  
[www.nigpp.org](http://www.nigpp.org)

## **Notice of Critical Status For National Integrated Group Pension Plan**

This is to inform you that on March 31, 2026, the plan actuary certified to the U.S. Department of the Treasury, and also to the plan sponsor, that the plan is in critical status for the plan year beginning January 1, 2026. Federal law requires that you receive this notice.

### **Critical Status**

The plan is considered to be in critical status because it has funding or liquidity problems, or both. More specifically, the plan's actuary determined that the plan is projected to have an accumulated funding deficiency for the current plan year. In addition, the plan is deemed to be in critical status because it received special financial assistance pursuant to the American Rescue Plan Act of 2021.

### **Rehabilitation Plan**

Federal law requires pension plans in critical status to adopt a rehabilitation plan aimed at restoring the financial health of the plan. The law permits pension plans to reduce or eliminate benefits called "adjustable benefits" as part of a rehabilitation plan. The NIGPP trustees have adopted a rehabilitation plan that, as the law permits, reduces, or eliminates, benefits called "adjustable benefits" as part of the rehabilitation plan. On April 30, 2010, and on December 1, 2012, you were notified that the plan reduced or eliminated adjustable benefits. On April 30, 2009, you were notified that as of April 30, 2009, the plan is not permitted to pay benefits in excess of the monthly amount paid under a single life annuity) while it is in critical status (including lump sum benefits, with certain exceptions for small lump sum benefits). If the trustees of the plan determine that further benefit reductions are necessary, you will receive a separate notice in the future identifying and explaining the effect of those reductions. Any reduction of adjustable benefits (other than a repeal of a recent benefit increase, as described below) will not reduce the level of a participant's basic benefit payable at normal retirement. In addition, the reductions may only apply to participants and beneficiaries whose benefit commencement date is on or after April 30, 2009.

### **Adjustable Benefits**

The plan offers or offered the following adjustable benefits that may be or have been reduced or eliminated as part of the rehabilitation plan:

- Disability benefits (if not yet in pay status);
- Death benefit subsidies;
- Early retirement benefits or subsidies;
- Benefit increases occurring in the 5 years before January 1, 2009;

Joint & Survivor forms of annuity subsidies;  
Certain optional forms

**Employer Surcharge**

The law requires that all contributing employers pay to the plan a surcharge to help correct the plan's financial situation. The amount of the surcharge is equal to a percentage of the amount an employer is otherwise required to contribute to the plan under the applicable collective bargaining agreement. With some exceptions, a 5% surcharge was applicable in the initial 2009 critical year and a 10% surcharge is applicable in 2010 and each succeeding plan year thereafter in which the plan is in critical status. The surcharge will cease to apply with respect to employees covered by a collective bargaining agreement as of the effective date of an agreement covering those employees that includes terms consistent with one of the schedules of the rehabilitation plan.

**Where to Get More Information**

For more information about this Notice, you may write to the NIGPP Administrative Agency at 2 Gateway Center, 603 Stanwix Street, Suite 1500, Pittsburgh, PA 15222, email the Administrative Agency at [questions@nigpp.org](mailto:questions@nigpp.org), or call 1-888-634-1308. You have a right to receive a copy of the rehabilitation plan from the Administrative Agency.