

**Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service
Technicians/Gas Distribution Pension Plan**

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Pension Plan, EIN 38-6065579, Plan Number 001, for period June 1, 2005 to May 31, 2006.

The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust. Plan expenses were \$8,878,104. These expenses included \$574,087 in administrative expenses and \$8,304,017 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 1,701 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

Plan assets, after subtracting liabilities totaled \$104,633,447 as of May 31, 2006 compared to \$97,096,979 as of June 1, 2005. During the year the plan experienced a change in its net assets of \$7,536,468. This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$16,414,572, which included employer contributions of \$8,614,494, employee contributions of \$9,996, a gain of \$3,652,068 from the sale of assets, \$4,134,377 in earnings from investments and other income of \$3,637.

Minimum Funding Standards

An actuary's statement shows that enough money was contributed to keep it funded in accordance with the minimum funding standards of ERISA

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Information regarding any common or collective trusts, pooled separate accounts, mater trusts or 103-12 investment entities in which the plan participates;
4. Assets held for investment;
5. Actuarial information regarding the funding of the plan.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., who is the plan administrator, and Trustees of UA Local 190 Pension Plan, who is the plan sponsor, 33035 Schoolcraft Rd., Livonia, MI. 48150, 1-888-390-

7473. The charge to cover copying costs will be \$ 11.75, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge. You also have the legally protected right to examine the annual report at the main office of the plan; 33035 Schoolcraft Rd., Livonia, MI. 48150 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: Public Disclosure Room, N5638, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Health Care Plan

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Health Care Plan, EIN 38-6065578, Plan Number 501, a self-insured fund, for period June 1, 2005 to May 31, 2006.

The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Joint Board of Trustees has committed itself to pay certain medical, surgical and other health care claims incurred under the terms of the Plan.

Basic Financial Statement

Plan assets, after subtracting liabilities totaled \$12,731,766 as of May 31, 2006 compared to \$13,254,703 as of June 1, 2005. During the year the plan experienced a change in its net assets of \$(522,937). This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$9,941,445, which included employer contributions of \$8,949,564, employee contributions of \$810,170, realized losses of \$(81,652) from the sale of assets, and \$262,963 in earnings from investments and other income of \$400.

Plan expenses were \$10,464,382. These expenses included \$734,335 in administrative expenses and \$9,730,047 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 1,215 persons were participants in or beneficiaries of the plan at the end of the

plan year, although not all of these persons had yet earned the right to receive benefits.

The Plan has a contract with an insurance carrier's to pay Life and Accidental Death, Dental and Stop-loss coverage under the terms of the Plan. Total premiums paid during the plan year were \$656,735.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Insurance information including sales commissions paid by insurance carriers;
4. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;
5. Assets held for investment; and
6. Transactions in excess of 5 percent of Plan Assets.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., who is the plan administrator, and Trustees of UA Local 190 Health Care Plan, who is the plan sponsor, 33035 Schoolcraft Rd. Livonia, Michigan 48150, 1-888-390-7473. The charge to cover copying costs will be \$7.75, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge. You also have the legally protected right to examine the annual report at the main office of the plan; 33035 Schoolcraft Rd., Livonia, MI. 48150 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: Public Disclosure Room, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution DC Plan

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution DC Plan, EIN 38-3316535, Plan Number 002, for period June 1, 2005 to May 31, 2006.

The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Plan assets, after subtracting liabilities totaled \$11,018,481 as of May 31, 2006 compared to \$8,824,810 as of June 1, 2005. During the year the plan experienced a change in its net assets of \$2,193,671. This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$2,727,085, which included employer contributions of \$282,546, employee contributions of \$1,729,080, realized gains of \$0 from the sale of assets, and \$715,459 in earnings from investments.

Plan expenses were \$533,414. These expenses included \$96,488 in administrative expenses and \$436,926 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 1,286 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

Minimum Funding Standards

Enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards of ERISA.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment; and
4. Transactions in excess of 5 percent of Plan Assets.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., who is the plan administrator, and Trustees of UA Local 190 DC Plan, who is the plan sponsor, 33035 Schoolcraft Rd., Livonia, MI. 48150, 1-888-390-7473. The charge to cover copying costs will be \$11.75, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge. You also have the legally protected right to examine the annual report at the main office of the plan; 33035 Schoolcraft Rd., Livonia, MI. 48150 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: Public Disclosure Room, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution SUB Plan

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution SUB Plan, EIN 23-7116328, Plan Number 502, for period June 1, 2005 to May 31, 2006.

The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Plan assets, after subtracting liabilities totaled \$1,704,028 as of May 31, 2006 compared to \$1,634,975 as of June 1, 2005. During the year the plan experienced a change in its net assets of \$69,053. This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$432,980, which included employer contributions of \$380,689, employee contributions of \$0, realized gains of \$0 from the sale of assets, and \$52,291 in earnings from investments.

Plan expenses were \$363,927. These expenses included \$54,004 in administrative expenses and \$309,923 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 796 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., who is the plan administrator, and Trustees of UA Local 190 SUB Plan, who is the plan sponsor, 33035 Schoolcraft Rd., Livonia, MI. 48150, 1-888-390-7473. The charge to cover copying costs will be \$3.50, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge. You also have the legally protected right to examine the annual report at the main office of the plan; 33035 Schoolcraft Rd., Livonia, MI. 48150 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: Public Disclosure Room, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

Summary Annual Report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Scholarship Fund

This is a summary of the annual report for UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Scholarship Fund, EIN 35-2238296, Plan Number 503, for period June 1, 2005 to May 31, 2006.

The annual report has been filed with the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Plan assets, after subtracting liabilities totaled \$75,073 as of May 31, 2006 compared to \$62,014 as of June 1, 2005. During the year the plan experienced a change in its net assets of \$13,059. This change includes unrealized appreciation or depreciation in the value of plan assets; that is the difference between the value of the plan's assets

at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$53,775, which included employer contributions of \$51,543, employee contributions of \$0, realized gains of \$0 from the sale of assets, \$2,232 in earnings from investments and other income of \$0.

Plan expenses were \$40,716. These expenses included \$8,316 in administrative expenses and \$32,400 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 1,069 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof write or call the office of Benefit Advisors, Inc., who is the plan administrator, and Trustees of UA Local 190 Scholarship Fund, who is the plan sponsor, 33035 Schoolcraft Rd., Livonia, MI. 48150, 1-888-390-7473. The charge to cover copying costs will be \$2.50, for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge. You also have the legally protected right to examine the annual report at the main office of the plan; 33035 Schoolcraft Rd., Livonia, MI. 48150 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

Requests to the Department should be addressed to: Public Disclosure Room, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

ANNUAL NOTICE TO ALL MEMBERS AGE 60 OR OLDER

This notice is your annual reminder of the pension fund's rules regarding working after retirement age. The UA Local 190 Plumbers/Pipefitters/Service Technicians/Gas Distribution Pension Plan working retiree suspension rules provide that you lose your monthly pension for any month after normal retirement age in which you work 40 or more hours in the trade in the State of Michigan, including any self-employment or supervisory or managerial activity which is reasonably related to underlying skills associated with the trade.

Whenever the Trustees become aware that you are employed at a construction site and you have not notified the Administrative Manager with regard to that employment, the Trustees can presume that you worked for the same Employer for as long as that same Employer worked at that construction site. This will cause your pension payments to stop and also may cause future pension payments to be reduced to recover amounts paid during that time. You will have the opportunity to prove that this presumption is wrong, but the burden will be on you to convince the Trustees by providing appropriate proof.

As a retiree, you may be asked to certify that you are unemployed or provide information proving to the Trustees' satisfaction that any employment does not violate these rules. You will be requested to provide this information at least annually, and must provide this information whenever it is specifically requested by the Administrative Manager. The Administrative Manager may require reasonable information for the purpose of verifying your employment or unemployment, including, for example, a report from the Social Security Administration, payroll stubs, tax returns, 1099 forms, and form W-2. If you don't provide this information or refuse to sign any consents necessary to verify this with the government, your payments can be stopped.

You may request a determination of whether specific contemplated employment will cause you to have your payments under the plan provisions concerning suspension of benefits. The Trustees will respond in the same way and in the same time period as if you filed a claim for benefits. See the procedure in the Pension Plan Summary Plan Description section entitled "HOW TO APPLY FOR BENEFITS."

If your benefits are suspended and you stop working, then once you notify the Administrative Manager on the proper form that you have stopped working and it is verified, your pension is required to start back up no later than the third calendar month after the month in which you gave notice, subject to proper adjustments.

If you have any questions, please contact the Administrative Manager, Benefit Advisors, Inc., 33035 Schoolcraft Rd., Livonia, MI 48150.

Women's Health and Cancer Rights Act of 1998 Annual Notice

Did you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy including lymphedema. Call the Administrative Manager's Office at (734) 432-3042 or (888) 390-PIPE (7473) for more information.