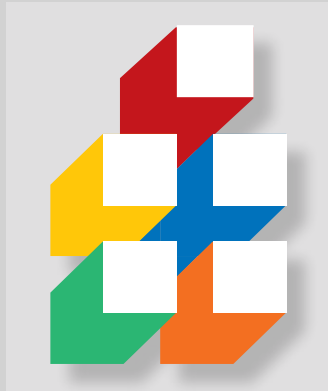




Building Service 32BJ Supplemental Retirement Savings Plan



Summary Plan Description

July 1, 2016

Translation Notice

This booklet contains a summary in English of your Plan rights and benefits under the Building Service 32BJ Supplemental Retirement Savings Plan. If you have difficulty understanding any part of this booklet, contact Member Services at 1-800-551-3225 for assistance or write to:

Member Services
Building Service 32BJ Benefit Funds
25 West 18th Street
New York, NY 10011-4676

The office hours are from 8:30 a.m. to 5:00 p.m., Monday through Friday. You may also visit www.32bjfunds.org.

Este folleto contiene un resumen en inglés de sus derechos y beneficios con el Plan del Building Service 32BJ Supplemental Retirement Savings Plan. Si tiene alguna dificultad para entender cualquier parte de este folleto, contacte al Centro de servicios para afiliados al 1-800-551-3225 para recibir asistencia, o escriba a la dirección siguiente:

Member Services
Building Service 32BJ Benefit Funds
25 West 18th Street
New York, NY 10011-4676

El horario de oficina es de 8:30 a.m. a 5:00 p.m., de lunes a viernes. También puede visitar www.32bjfunds.org.

Kjo broshurë përmban një përmbledhje në anglisht, në lidhje me të drejtat dhe përfitimet tuaja të Planit nën Building Service 32BJ Supplemental Retirement Savings Plan. Nëse keni vështirësi për të kuptuar ndonjë pjesë të kësaj broshure, kontaktoni Shërbimin e Anëtarit në numrin 1-800-551-3225 për ndihmë ose mund të shkruani tek:

Member Services
Building Service 32BJ Benefit Funds
25 West 18th Street
New York, NY 10011-4676

Orari zyrtar është nga ora 8:30 deri më 17:00, nga e hëna deri të premten. Gjithashtu, ju mund të vizitoni faqen e Internetit www.32bjfunds.org.

Niniejsza broszura zawiera opis, w języku angielskim, Twoich praw i świadczeń w ramach Planu Building Service 32BJ Supplemental Retirement Savings Plan. W przypadku jakichkolwiek trudności ze zrozumieniem dowolnej części broszury, prosimy skontaktować się z Centrum obsługi członków pod numerem telefonu 1-800-551-3225 lub pisemnie na adres:

Member Services
Building Service 32BJ Benefit Funds
25 West 18th Street
New York, NY 10011-4676

Biuro czynne jest w godzinach od 8:30 do 17:00 od poniedziałku do piątku. Można również odwiedzić naszą stronę pod adresem www.32bjfunds.org.

Building Service 32BJ Supplemental Retirement Savings Plan

25 West 18th Street, New York, NY 10011-4676
Telephone 1-800-551-3225

The Building Service 32BJ Supplemental Retirement Savings Plan is administered by a joint Board of Trustees consisting of Union Trustees and Employer Trustees with equal voting power.

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Managing your SRSP Account

Connect with Vanguard

Vanguard administers all the individual accounts in the Supplemental Savings Retirement Plan (“SRSP”). Your Plan account will be automatically set up when your employer first contributes as required by your collective bargaining or participation agreement and you will receive quarterly statements. The SRSP offers you the opportunity to save for retirement. To take full advantage of this opportunity, to manage your own investments, or to designate your beneficiary, you will want to register to access your own account on line.

If you have an existing Vanguard account (e.g., from a prior employer or an Individual Retirement Account) and you access those accounts on line or through your phone, you are already registered! You can log in as usual using your Vanguard name and password and select Employer Plans to see your Plan account.

If you do not have an existing Vanguard account, go to vanguard.com/32bj from your tablet, laptop or desktop. You will need your plan number:

Your Plan Number: 094163

Once registered, you can download the free mobile app on your smartphone for convenient account access on the go. Visit vanguard.com/bemobile.

Important Notice

This booklet is the Summary Plan Description (“SPD”) of the Building Service 32BJ Supplemental Retirement Savings Plan (“the Plan”). It is only a brief summary of the most important Plan provisions. Your rights to benefits are governed by the Plan’s official rules and regulations, as interpreted by official action of the Board of Trustees (“the Board”). Nothing in this summary will modify or change the Plan’s official rules and regulations. If there is any conflict between the Plan’s official rules and regulations and this booklet, the Plan’s official rules and regulations will control. The Plan’s official rules and regulations are available from the Compliance Office at the address on page 9. In addition, the Board reserves the right, in its sole and absolute discretion, to amend the Plan at any time, subject to the terms of the applicable collective bargaining agreements.

- Save this booklet – put it in a safe place. If you lose it, you can call Member Services at 1-800- 551-3225 and ask for another copy or you can get it at www.32bjfunds.org.
- If you change your name, address or phone number – notify Member Services immediately so your records are up-to-date.
- Throughout this booklet, the words “you” and “your” refer to participants whose employment makes them eligible for Plan benefits.
- This booklet describes the provisions of the Plan in effect as of July 1, 2016.
- In the event there is any conflict between the Plan document, the terms and conditions for Plan benefits as set forth in this booklet, any oral advice you receive from a Building Service 32BJ Benefit Funds’ employee or union representative, employer or Vanguard the Plan document shall control.

Frequently Asked Questions

1. What is the Supplemental Retirement Savings Plan (“SRSP”)?

The SRSP is a defined contribution plan designed to give you an opportunity to save and invest for retirement. It is a supplement to Social Security and any pension plan that you may have (for most participants, the Building Service 32BJ Pension Fund).

2. Who contributes to the SRSP and when?

Whether you, your employer or both of you can contribute, and when, is set forth in your collective bargaining or participation agreement. Most contracts allow employees to defer salary and also make weekly contributions of a fixed dollar amount. A small number of contracts require employers to make a weekly contribution but do not allow employees to defer salary.

3. How much does my employer contribute?

Your employer contributes the dollar amount set forth in your collective bargaining or participation agreement.

Under some contracts, if you have worked for 25 years or more and have 300 or more Pension Service Credits, your employer is required to make an additional \$10 weekly contribution.

4. How do I save?

In order to save (make 401(k) contributions), you must complete an SRSP 401(k) Contribution Form. You can get this form from Vanguard by downloading it from: vanguard.com/32bj or by calling Vanguard at 1-800-523-1188 (Spanish-speaking: 1-800-828-4487) and requesting a copy. The Fund Office and your employer can also provide this form to you. After you complete this form, you must give it to your employer, usually at the HR or payroll office.

5. How much can I save?

You can contribute up to the Internal Revenue Service (“IRS”) limit. For 2016, the limit is \$18,000. In addition, you can begin making catch-up contributions in the year you turn age 50.

6. What are catch-up contributions?

Catch-up contributions are extra contributions you can make beginning in the year that you reach age 50. Catch-up contributions are limited by the IRS. For 2016, the limit is \$6,000.

7. If I decide not to save now, can I change my mind and save later?

Yes. You can begin to save as of the beginning of the first payroll period following any January 1st (or at more frequent intervals as selected by your employer). Check with your employer for details.

8. If I do save now, can I stop or change the amount I save?

You can stop saving at any time. You can change the amount you are saving each December (to be effective as of the beginning of the first payroll period following January 1), or more frequently (e.g., quarterly) if selected by your employer. Check with your employer for details.

9. Where is my money invested?

Your money is in an individual account in your name and is invested in the investment fund or funds that you specify from a menu selected by the Trustees. If you do not specify, your money is invested in the SRSP’s qualified default investment account (“QDIA”), the Vanguard Wellesley Income Fund.

10. Can I change where my money is invested?

Yes. You can change where your existing savings, and/or your future contributions, are invested at any time. To make a change, log on to your account at vanguard.com/32bj or call Vanguard at: 1-800-523-1188 (Spanish-speaking 1-800-828-4487).

11. How do I know how much money I have in the SRSP?

Log on to your account at Vanguard vanguard.com/32bj or call Vanguard at 1-800-523-1188 (Spanish-speaking: 1-800-828-4487). In addition, Vanguard mails you a statement shortly after each calendar quarter which shows the amount of money you have invested and where it is invested. This statement is also available online at vanguard.com/32bj.

12. Is all the money in the account mine?

Yes, 100% of the money you save, as well as the money your employer contributes, and all related earnings, belongs to you. You are 100% vested.

13. When can I get my money?

Generally, you can take your money out of the SRSP 180 days after you stop working in covered employment.

14. What if I want my money and I am still working?

You cannot get your money out of the SRSP for any reason while you are still working in covered employment. There are no loans, hardship withdrawals or other in-service withdrawals.

15. What is my Plan number?

094163.

Introduction

This Plan was established January 1, 1989. It is considered a “defined contribution” plan as defined by the Employee Retirement Income Security Act of 1974 (“ERISA”). It is designed to give you an opportunity to save and invest for retirement. This Plan is a supplement to any pension plan you may have.

The Plan is maintained through written agreements entered into between SEIU Local 32BJ (“the Union”) and contributing employers. Your employer is a contributing employer if it is required to contribute to the Plan on your behalf under a collective bargaining agreement with the Union or some other agreement that is accepted by the Plan’s Board of Trustees (“participation agreement”).

The Compliance Office will provide you, upon written request, with information as to whether a particular employer is contributing to the Plan on behalf of employees working under a written agreement, as well as the address of such employer. Additionally, a complete list of employers and unions sponsoring the Plan may be obtained upon written request to the Compliance Office and is available for examination at the Compliance Office. To contact the Compliance Office, write to:

**Compliance Office
Building Service 32BJ Benefit Funds
25 West 18th Street
New York, NY 10011-4676**

Most contributing employers are required to make weekly contributions of a fixed dollar amount to the Plan. A small number of contracts do not allow employees to save by deferring a portion of their salary to the Plan. Most employers are required to make contributions and allow employees to save (defer salary). Saving (salary deferral) is always voluntary for the participant.

You can save any whole dollar amount (minimum \$10 per week), up to certain annual dollar limits which are explained on pages 13–14.

The Plan is administered by a joint Board of Trustees (“the Board”) composed of Union Trustees and Employer Trustees with equal voting power. The address of the Board is 25 West 18th Street, New York, NY 10011-4676. See page 1 for the members of the Board.

The Board has the exclusive authority to control and manage the operation and administration of the Plan. The Board has designated Vanguard as the record-keeper. You can access your account at Vanguard by logging on to your account at vanguard.com/32bj or by calling Vanguard at 1-800-523-1188 (Spanish-speaking 1-800-828-4487).

A Word of Caution

Your account, which may consist of both employer contributions and your savings (salary deferral contributions), may be invested at your choice among a range of investment options, including different kinds of stock, bond and money market funds (or, if you do not make a choice, your account is invested in a qualified default investment account (“QDIA”) described on page 16). The Board selects these options relying on professional investment advisors.

Deferring salary to the Plan involves investment of your savings and, therefore, contains an element of investment risk. You and your family should study this booklet and the investment information provided to you by Vanguard before you make your decision as to how much, if any, salary you wish to defer. Neither the Board nor Vanguard is able to advise you as to how much salary to defer or the manner in which your salary deferrals should be invested.

You should evaluate the investment options available under the Plan in the same way you would evaluate any investment to determine whether you are comfortable with the investment risk and potential rewards. The Board relies on financial advisors to decide which investment options to offer under the Plan. These decisions are subject to change; for example, a new fund can be offered, or an existing one can be discontinued or replaced.

Information about each investment option, including how that option has performed in the past can be found by logging on to your account at vanguard.com/32bj or by calling Vanguard at 1-800-523-1188 (Spanish-speaking: 1-800-828-4487). Please remember, however, that the past performance of any option is not guaranteed to continue in the future. While Vanguard can give you information about the investment funds, it cannot

give you investment advice. Because you are responsible for your investment choices, please read the literature on each investment option before making any investment decisions. Remember, you will share in any losses as well as any gains of the investment options you choose.

It is up to you to monitor the investment options (see “Monitoring Your Account” on page 17), and to make investment elections that meet your own financial goals.

Eligibility and Participation

Eligibility

You are eligible to participate in the Plan if you work for a contributing employer whose collective bargaining agreement or participation agreement accepted by the Board requires it to make contributions to the Plan on your behalf, allows you to save by making 401(k) contributions (salary deferrals), or both. Work for a contributing employer in a position covered under the collective bargaining agreement or participation agreement is referred to as “covered employment”.

When Participation Starts

Unless your contract does not allow 401(k) contributions, you may enroll in the Plan for purposes of making those contributions after six months of covered employment or, if earlier, when your employer is required to begin making contributions. Enrollment is not automatic. To save, you must elect to make 401(k) contributions by completing an SRSP 401(k) Contribution Form, which is part of the Enrollment Kit you will receive from Vanguard when you are eligible to enroll. If you do not elect to save when first eligible, you can elect to save as of the beginning of the first payroll period following any January 1st (or at more frequent intervals as selected by your employer) by completing an SRSP 401(k) Contribution Form, which is available from Vanguard, the Fund Office or your employer.

In New York City residential and commercial employment, employer contributions usually start in the first payroll period after you complete *24 months* of covered employment. The amount your employer contributes to the Plan on your behalf, and when those contributions begin, is set by the terms of your collective bargaining agreement or participation agreement.

Types of Contributions

Three types of contributions are permitted to the Plan: Your savings, also known as 401(k) (salary deferral) Contributions, Employer Contributions, and Rollover Contributions.

Your Savings/401(k) (Salary Deferral) Contributions

These contributions are described in the “401(k) Contributions” section on pages 13–14.

Employer Contributions

Employers are required to make contributions on your behalf as specified by your union contract. As with your salary deferrals, employer contributions on your behalf (and related earnings) will not be taxed as long as they stay in your Plan account.

Rollover Contributions

If you have an account from a prior employer’s qualified retirement, 403(b) or governmental 457(b) plan (collectively “prior employer’s plan”), or a traditional, rollover/conduit, SEP or Simple IRA (collectively “IRA”) you may “roll over” your distribution into your Plan account. Taxes on the money you roll over are postponed until the rollover is paid out to you. Except in the case of a direct rollover (that is, a distribution that goes directly from your prior employer’s plan or your IRA to this Plan), all rollovers to the Plan must be completed within 60 calendar days after you receive your check from your previous employer’s plan. In addition, if your spouse dies or you become divorced or legally separated and, as a result, you receive a distribution from your spouse’s retirement plan, you may be able to roll over that money into this Plan. These rollovers can be made before you would otherwise be eligible to participate in this Plan.

The rules for rollover contributions are quite complex. For example, the Plan does not accept rollovers of “after-tax” money. All rollovers must be approved by Vanguard and you may be asked to provide proof that the rollover meets all Plan requirements. If you are considering a rollover contribution, contact Vanguard.

After-tax Contributions

You may not make after-tax contributions under the Plan.

Your Savings/401(k) Contributions

Contributing with Before-Tax Dollars

Your savings (401(k) contributions) go into the Plan on a before-tax basis. Saving money before it is taxed gives your income a hidden boost, because the amount you save each year lowers your current taxable income and the income taxes you pay now. You will not owe federal, state or local income taxes on your savings until you take the money out of the Plan, which is usually at retirement, when you will probably be in a lower tax bracket.

Changing Your Contributions

You can stop contributing at any time. You can change the amount you are contributing each December (to be effective January 1), or more frequently (e.g., quarterly) if selected by your employer. Check with your employer for details. To change the amount you save out of each paycheck, complete a new SRSP 401(k) Contribution Form and submit it to your employer.

Maximum Annual Contribution Limits

By law, the IRS limits the total dollar amount you can contribute in savings (401(k) contributions) in a given year to the Plan (and to any other plan like this in which you may participate). Any amount that you contribute in excess of this limit will be returned to you and treated as taxable income. The dollar limit for 2016 is \$18,000. In addition you can make beginning catch-up contributions in the year that you reach age 50.

There are other IRS limits that apply to 401(k) contributions, as well as special tests that plans like ours must pass to make sure they do not favor highly-paid participants. The Plan will contact you if your contributions are affected by these limits or tests.

Catch-Up Contributions

Starting in the calendar year in which you reach age 50, you may make additional “catch-up” contributions over the annual limit described above and on the preceding page. The annual catch-up contribution limit for 2016 is \$6,000.

For example, if you reach age 50 in 2016, you could contribute up to \$24,000 in savings (401(k) contributions) to the Plan: \$18,000 in savings according to the annual limit plus a \$6,000 catch-up contribution. Even if you do not reach age 50 until the last day of the calendar year, you would still be able to make catch-up contributions for that year and all later years, as long as you continue in covered employment.

The IRS examines 401(k) plan limits annually and may increase them to reflect changes in the Consumer Price Index (“the CPI”). Often, adjustments are made only if the change in the limit attributable to the CPI exceeds a \$500 threshold.

Vesting

You are always 100% vested in your entire Plan account, including employer contributions, your own savings (401(k) contributions), rollover contributions, and any investment earnings. This means that you own your account and always have a right to the full value of your account when your employment ends or you otherwise become entitled to a Plan benefit.

Investments

Your Investment Choices

There are a number of investment funds available through the Plan. To obtain information on the Plan’s investment funds log onto vanguard.com/32bj. You

may also log on to your account at vanguard.com/32bj to choose how you would like your account invested or call Vanguard at 1-800-523-1188 (Spanish-speaking: 1-800-828-4487).

You can allocate your Plan money any way you like among the available investment funds, as long as it is in whole multiples of 1%. Your investment elections apply to your entire account; that is, the investment mix you choose for your savings (401(k) contributions) will also apply to employer contributions as well as any rollover contributions you may have. Whatever allocation you elect remains in effect until you change it.

The SRSP is intended to constitute a plan under ERISA Section 404(c) and Title 29 of the Code of Federal Regulations Section 2550.404c-1. Consequently, the Board may be relieved of liability for any losses that are the direct and necessary result of investment instructions given by you or your beneficiary. In addition, the Board is not liable for any loss that is the direct and necessary result of investing any part of your or your beneficiary’s account in the qualified default investment account (“QDIA”) described on page 16.

Changing Your Investments

You can move money you have already invested from one investment fund to another. This is known as “reallocating” your account. You can reallocate whenever you like in whole multiples of 1%. You can also change the way that new contributions are invested at any time.

These changes must be made through Vanguard either by logging in to your account at vanguard.com/32bj or calling Vanguard at 1-800-523-1188 (Spanish-speaking: 1-800-828-4487).

Your change generally will take effect at the closing price on the same day if you complete changes in your account or on your call by 4 PM on a business day (a day that the New York Stock Exchange is open).

Otherwise, your change will be effective at the closing price on the next business day. Vanguard will send you a confirmation if you make any changes to your investment choices.

Qualified Default Investment Account

If you do not make your own investment choices, your account balance is automatically invested in an investment fund selected by the Board known as the qualified default investment account (“QDIA”). The QDIA applies generally accepted investment theories, is diversified so as to minimize the risk of large losses, and is designed to provide long-term appreciation and capital preservation through a mix of equity and fixed income exposures consistent with a target level of risk appropriate for participants of the Plan as a whole. It may not make as much money as more aggressively invested funds when the market is rising, but it also may not lose as much money as riskier funds when the market is falling. There is no guarantee of investment performance. The QDIA is the Vanguard Wellesley Income Fund. The QDIA is subject to change from time-to-time. A notice regarding the Plan’s current QDIA will be provided to you upon eligibility and annually thereafter.

Valuing Your Account

Once you become a Plan participant, the Plan sets up an account for you to keep track of all your Plan money. Account values are determined each day the New York Stock Exchange is open for business. The value of your Plan account will reflect all of the following factors:

- your savings (401(k) including any catch-up),
- employer contributions (including account adjustments—deductions net of any investment gains/losses—for contributions mistakenly contributed to your account upon verification of such mistake),
- employer contributions, if any, made on your behalf before January 1, 2001 and related earnings (called “prior annuity contributions account” on your quarterly statement),
- rollover contributions,
- investment gains or losses of the fund or funds in which you have invested,
- administrative fees (shown on your quarterly statement), and
- any amounts distributed from your account.

Monitoring Your Account

Vanguard offers two automated systems (a website and a telephone voice response system) 24 hours a day, 365 days a year that allow you to:

Get Information
• check your account balance
• see investment fund performance results
• learn investment basics
• get tips on how to save for retirement
• read articles from financial publications

Make Transactions
• move money from one investment fund to another
• change the way your future contributions are invested
• add or change your beneficiary
• Take a distribution when you are eligible
• Get a copy of the 401(k) Contribution Form

Here is how you can contact Vanguard:

- **Online.** Log on to your account at vanguard.com/32bj for 24-hour access to information about your account and your investments.
- **On your mobile device.** Go to vanguard.com/bemobile to download the Vanguard app so you can access your account on the go.
- **By phone.** Call 1-800-523-1188 (Spanish-speaking: 1-800-828-4487) to reach Vanguard’s 24-hour interactive VOICE® Network. You’ll need your Social Security number and a personal identification number (“PIN”) to use VOICE®. To create a PIN, follow the prompts. Or you can speak with a Vanguard Participant Services associate Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.

Account Statements

Plan statements are mailed shortly after the end of each calendar quarter. Alternatively, you may elect to view your statements online instead of receiving a printed statement in the mail. You will receive an e-mail alert whenever a new statement is available to view online. To elect to view your statement online, you must log on to your account at vanguard.com/32bj and sign up for e-delivery, a fast and secure way to receive your plan communications. To sign up for e-delivery, once you have logged on to your account at vanguard.com/32bj click My Profile and select Mailing Preferences.

The statement will show your employer's contributions, your savings (401(k) contributions) and rollovers (whichever apply), and Plan administrative fees deducted from your account for the prior quarter.

Investment of Blocked Accounts

Notwithstanding anything in this section to the contrary, if Vanguard determines that your Account is blocked under regulations issued by the Office of Foreign Assets Control ("OFAC") of the U.S. Department of the Treasury, you will not be permitted to make investment elections, and your Account will be invested in a money market account or such other investment that may be permitted under OFAC regulations, in the Trustees' discretion. These restrictions will remain in place until Vanguard determines that your Account is no longer blocked under such regulations. If your Account is blocked, for information on how to unblock your Account, call Vanguard at: 1-800-523-1188 (Spanish speaking: 1-800-828-4487).

When You Can Get Your Money

CAUTION – If you withdraw money from your account, it will be subject to federal (and state) income taxes. In addition, if you are not yet 59½ years old when you withdraw money from the SRSP, you may be subject to an additional tax penalty of 10%. Talk to a tax advisor before withdrawing money from any retirement account.

In-Service Withdrawals, Hardship Withdrawals and Loans

You may not withdraw money from your account while you work for a contributing employer, even if you work in a job which does not require

contributions on your behalf. There are no loans, hardship withdrawals or other in-service withdrawals.

Termination of Employment

Your money in the Plan is available to you 180 days after you stop working for a contributing employer.

Going from a job with one contributing employer to another contributing employer is not considered termination of employment unless there is a period of 180 consecutive days between jobs in which you are not working for a contributing employer and on the date of distribution you are not working for a contributing employer.

Retirement

Once you reach age 55 and retire ("retire" in this sense means you have completely withdrawn from employment with all contributing employers), your account becomes available to you immediately. If you reach age 55 and retire, you will not be subject to the additional 10% tax penalty when you withdraw money from your account.

Disability

You can receive your Plan account immediately if:

- you become eligible for a disability pension under the Building Service 32BJ Pension Fund, or
- you receive a determination of disability from the Social Security Administration.

Death

If you die, your beneficiaries can receive a distribution immediately. See pages 24–26 for more information.

Required Minimum Distribution

You can postpone your distribution until you reach age 70½ if your account has a balance of more than \$1,000. However, if you are still working in covered employment at that point, your distribution will begin when you actually stop working.

Distribution of Blocked Accounts

Notwithstanding anything in this section to the contrary, if Vanguard determines that your Account is blocked under regulations issued by the Office of Foreign Assets Control (“OFAC”) of the U.S. Department of the Treasury, neither you nor your Beneficiary will be permitted to take a distribution until Vanguard determines that your Account is no longer blocked under such regulations. If your Account is blocked, for information on how to unblock your Account, call Vanguard at: 1-800-523-1188 (Spanish speaking: 1-800-828-4487).

Payment Of Your Account

Form of Benefit Payments

If your account is worth more than \$5,000 when you become eligible to receive it and you elect to take a distribution, your account can be paid to you in any of the following options:

- **lump sum** — you can take your entire account balance in a single lump sum.
- **installments** — you can elect equal monthly installments over any fixed period you like, up to ten years. If you die before you receive all of the installment payments due you, your beneficiary will receive the balance in a single lump sum.
- **combined lump sum and installments** — you can take part of your account balance in a lump sum and the rest in installments. You can get monthly installments over any period you choose, up to ten years. If you die before you receive all of the installment payments due you, your beneficiary will receive the balance in a single lump sum.

If your account is worth \$5,000 or less when you become eligible to take a distribution and you elect to take a distribution, your entire account balance will be paid to you in a single lump sum. There is no option other than a single lump sum.

If your account is worth \$1,000 or less when you become eligible to take a distribution, regardless of whether you elect to take a distribution, your entire account balance will be paid to you in a lump sum. There is no other option and you will not have the choice to leave your money in the SRSP.

Rollovers

When you leave this plan, you may be able to roll over money into any other eligible retirement plan account, and postpone your tax obligation on the savings. You can have all or a portion of your account rolled over to another retirement plan or an Individual Retirement Account (“IRA”). By rolling over your Plan balance to another qualified plan or an IRA, you avoid tax withholding and postpone or reduce the amount of taxes otherwise due. Contact Vanguard for more details

Payments from Your Prior Annuity Contributions Account

There are special rules that apply to the portion of your account which consists of prior annuity contributions. Prior annuity contributions are employer contributions made before January 1, 2001, and earnings on those contributions.

The Plan is required by law to offer an annuity as the normal form of payment with respect to the portion of your account which consists of your prior annuity contributions, but only if your entire account balance is more than \$5,000. All of your prior annuity contributions, including earnings, will be used to purchase from an insurance company (selected by the Board) a nonforfeitable and nontransferable annuity, unless you otherwise elect, as provided below. The type of annuity depends on your marital status at the time you commence receiving your benefits.

- *If you are not married*, the portion of your account which consists of your prior annuity contributions is paid to you as a single life annuity. This is a monthly payment for as long as you live. No benefits are paid after your death. If you do not want the single life annuity, you may choose, instead, to receive these benefits in a lump sum or installments over a period of up to ten years, or a combination of the two.

- *If you are married*, the portion of your account which consists of your prior annuity contributions is paid as a qualified joint and survivor annuity. This kind of annuity will pay you a reduced monthly amount for your life. Then, if your spouse is living when you die, your spouse gets a monthly amount of at least 50% (but can be other percentages including, but not limited to, 75%) of the amount of the annuity you were receiving, payable for your spouse's life. After your spouse dies, no further benefits will be paid. (If your spouse dies *before* you but after payments start, your monthly payments continue in the same reduced amount that you received before your spouse died.) If you do not want to receive your account as a qualified joint and survivor annuity, you can elect a lump sum or installments over a period of up to ten years, or a combination of the two (subject to the spousal consent rules described in the next paragraph). If you choose the lump sum, your spouse would receive no payments after you die. If you choose installments, and your spouse is named as your beneficiary, your spouse would receive no payments if you die after all of the installments have been paid.

If you are married when you apply for your benefits, you must have your spouse's consent to take the portion of your account which consists of your prior annuity contributions in a lump sum and/or installments instead of as a qualified joint and survivor annuity. To do this, you and your spouse must complete the Distribution Request Authorization Form, and the consent must be notarized. You can get complete details on this process from Vanguard. Spousal consent will *not* be required if you can prove to the Board that you do not have a spouse, that your spouse cannot be located or that you cannot get your spouse's consent because of other circumstances allowed by government regulations.

Please note: Every time in this SPD that the term "spouse" or "married" is used, that term refers to the person to whom you are legally married under federal law. A Qualified Domestic Relations Order ("QDRO") may also require that your former spouse be given certain benefits. See page 29 for more information on QDROs.

How to Get Your Account

CAUTION – Taxes and penalties may apply. See "Tax Guidelines" on page 24.

Applying for a Distribution from Your Account

In most cases, you must request a distribution in order to take money out of your account. However, if your account balance is \$1,000 or less, you will

receive a distribution of your account in a lump sum regardless of whether you request it or not.

You can request a distribution any time after your account becomes payable (see "When You Can Get Your Money" on pages 18–20). Contact Vanguard online by logging on to your account at vanguard.com/32bj or calling 1-800-523-1188 (Spanish-speaking: 1-800-828-4487) to reach Vanguard's 24-hour interactive VOICE® Network or to speak with a Vanguard Participant Services associate. Vanguard Participant Services associates are available Monday through Friday from 8:30 a.m. to 9 p.m., Eastern Standard Time.

Once Vanguard receives your distribution request, including any required consent forms, the distribution request will be processed in a few business days. If you have chosen to take an installment distribution, you may not change the installment amounts you receive or the length of the installment period once you begin receiving monthly payments. However, you may request a lump sum distribution of your remaining account balance at any time while you are receiving monthly installments. Please contact Vanguard for additional information.

When You Get Your Money

You will not receive your money from your Plan account until you request a distribution from Vanguard. However, if you do not request a distribution by the later of your age 70½ or the first of the month after you stop working, Vanguard will begin to distribute your account as required by IRS rules..

Uncashed Checks

Any portion of a distribution payable to a Participant that is unclaimed for a period of more than six months will be allocated to an uncashed check account. If the amount remains unclaimed from such account at the expiration of a period determined by the Board, the amount shall be returned to the Plan and applied to the payment of administrative fees. In the event the Participant is located or requests a reissuance of the distribution, such benefit will be restored.

Tax Guidelines

Paying Taxes

Your savings (401(k) contributions) reduce your income in the current year for federal income tax purposes. You pay no tax on the investment earnings generated by your savings in the Plan while the money stays in the Plan. Your savings (401(k)) and employer contributions and earnings are taxed at the federal level when they are distributed to you.

You may also be required to pay state or local income taxes, depending on the tax laws in your state.

Your Plan payment may be subject to mandatory 20% income tax withholding. However, there may be ways to avoid withholding and defer or reduce the amount of taxes otherwise due. For example, you may be able to “roll over” a lump sum payment and certain installment payments to certain individual retirement accounts (“IRAs”) or another retirement plan or account.

A distribution made to you prior to age 59½ (unless you reach age 55 and retire) may be subject to an early distribution federal excise tax of 10%. This is in addition to ordinary income tax.

You will get helpful tax information when you receive the Plan termination kit. However, it is strongly recommended that you consult a tax advisor to fully understand the tax consequences of taking a distribution from the Plan. The Plan cannot advise you on any legal or tax matters. In fact, none of the information in this booklet should be considered tax advice to you.

If You Die Before You Get Your Account

If you die before you get all of the money in your Plan account, the balance is generally paid to your beneficiary (ies) (except to the extent provided below and on the following page with respect to the portion of your account which consists of prior annuity contributions). This payment is not made automatically. Your beneficiary must notify Member Services by calling 1-800-551-3225. The designated beneficiary (ies) will receive a package in the mail which includes a Distribution Due to Death form. Your beneficiary (ies) will need to complete and return the form to Vanguard in order to receive a

distribution from the Plan. Vanguard will make every effort to process payments promptly. Your beneficiary (ies) will get a lump sum payment as soon as possible after submitting the application and necessary proof of death.

Your Plan Beneficiary

You name a beneficiary for your Plan account balance by logging on to your account at vanguard.com/32bj, going to My Profile and selecting Beneficiaries. Or you may call Vanguard at 1-800-523-1188 (Spanish-speaking: 1-800-828-4487) to reach Vanguard’s 24-hour interactive VOICE® Network or to speak with a Vanguard Participant Services associate. Vanguard Participant Services associates are available Monday through Friday from 8:30 a.m. to 9 p.m., Eastern Standard Time.

If you are not married, you can choose anyone as your beneficiary, and you can change your beneficiary designation at any time. However, if you are married, you can choose someone other than your spouse only with your spouse’s written, notarized consent. If you later decide to change your beneficiary designation and you are married, you would need your spouse’s written consent again. If you want to change your beneficiary designation, it is important to let Vanguard know immediately.

If you have not named a beneficiary, or if your beneficiary dies before you, your remaining Plan account will be paid to your spouse, if living; your living children, equally; your living parents, equally; and if none of the preceding are alive or exist, your estate.

The Plan does not pay this benefit to anyone who is involved in any way in the purposeful death of the Participant. In a case where this rule applies, if there is no named beneficiary who can receive benefits, they will be paid in the order listed above.

Your Prior Annuity Contributions

If you are married and die before beginning to receive any of your benefits under the Plan, half of the portion of your account which consists of your prior annuity contributions is automatically payable to your spouse as an annuity, unless your spouse waived in writing his or her right to this benefit and

consented to your naming another beneficiary. This waiver and consent must have occurred on or after the first day of the Plan year in which you reached age 35. Any election made before you reach age 35 is invalid once you reach 35, unless you die before reaching age 35, in which case, the election remains in place. Payments will start on the first of the month after your 62nd birthday (or an earlier date selected by your spouse). Instead of an annuity, your spouse may elect to receive this portion of your account in a single lump sum. You are permitted to name any beneficiary for up to half of the portion of your account which consists of your prior annuity contributions.

Appealing Denied Claims

If your claim for a Plan benefit is denied, in whole or in part, Vanguard will send you a written notice of the denial within 90 days. Special circumstances may require up to an additional 90 days, in which case you will be notified by Vanguard of the delay and the expected date of a decision within the initial 90-day period.

The notice will describe the specific reason or reasons for the denial, the Plan provisions on which the denial is based, any additional information or material that you might need to provide in order to support your application and an explanation of why it is necessary, and the Plan's review procedures.

You may file an appeal of any denial within 180 days of the date of the denial notice. You or your representative may review pertinent documents and other materials relevant to your claim (regardless of whether they were submitted with your original claim) and submit issues, comments, documents and other information relating to the claim. If you request it, you will be provided with access to, or copies of, all documents, records or other information relevant to your appeal.

How to File an Appeal

Within 180 days of the date of the denial notice, write to:

Board of Trustees' Appeals Committee
Building Service 32BJ Supplemental Retirement Savings Plan
25 West 18th Street
New York, NY 10011-4676

You may appear in person at the Appeals Committee meeting, but you do not have to be there. If you do not attend, the Appeals Committee will decide your appeal based on the materials you have submitted.

If you do not request a review of the denial within this 180-day period, you will be considered to have waived your right to a review of the denial.

You must file an appeal with the Appeals Committee and follow the process completely before you can bring an action in court. Failure to do so may prevent you from having any legal remedy.

How the Review Process Works Once You File an Appeal

The Appeals Committee will consider your appeal and give you its decision after reviewing all necessary and relevant evidence. The Appeals Committee will give you a full and fair review of the decision denying your application, based upon all comments, documents, records and other information that you submit, without regard to whether that information was submitted or considered in connection with the initial benefit determination.

The Appeals Committee will make its decision on your appeal at the next regularly scheduled Appeals Committee meeting after receipt of the appeal. However, if your request for review is received within 30 days of the next regularly scheduled meeting, your appeal will be considered at the second regularly scheduled meeting following receipt of your appeal. In special circumstances, a delay until the third regularly scheduled meeting following receipt of your request for review may be necessary. You will be advised in writing in advance if this extension will be necessary. Once the Appeals Committee makes a decision on your appeal, you will be notified of the decision as soon as possible, but no later than five days after the decision has been reached.

If your claim is denied on appeal, in whole or in part, the notice will state the specific reason or reasons for the decision, the Plan provisions on which the decision is based, and a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents and other information relevant to the claim. The notice will also state that you have a right to bring a civil action under Section 502(a) of ERISA upon an adverse decision on appeal.

All decisions on appeal will be final and binding on all parties, subject only to your right to bring a civil action under Section 502(a) of ERISA after you have exhausted the Plan's appeal procedures. No individual may file a lawsuit until these procedures have been exhausted. **In addition, no lawsuit may be started more than three years after the date on which the applicable appeal was denied.** If there is no decision on appeal, no lawsuit may be started more than three years after the time when the Appeals Committee should have decided the appeal.

If you have any questions about the appeals process, please contact the Compliance Office in writing at the address on page 9.

Important Claims-Related Information

- **Incompetence.** If someone who is entitled to benefits from the Plan is determined to be unable to care for his/her affairs because of illness, accident or incapacity, either mental or physical, any payment due may be paid instead to someone else — such as a spouse, a legal custodian or someone who has the person's power of attorney. The Board of Trustees will decide who is entitled to benefits in cases like this.
- **Mailing Address.** If you are working for a contributing employer, and your address changes, it is important that you notify Member Services. If you are no longer working for a contributing employer and your address changes you must notify Vanguard. If you become unreachable, the Plan will hold any benefit payments due you until payment can be made. You are considered unreachable if a letter sent to you by first-class mail to your last known address is returned.

General Information

Federal Insurance

Benefits under this type of multi-employer plan are not insured by the Pension Benefit Guaranty Corporation (“the PBGC”), which is a federal agency that insures certain pension plan benefits upon plan termination, because the benefits you receive under this type of plan are based upon the amount in your Plan account.

Assignment of Benefits

Neither you nor any beneficiary can assign any of the benefits that you are entitled to receive from the Plan. The Plan will, however, comply with a federal tax lien or a Qualified Domestic Relations Order (“QDRO”), as defined by law (see below for more information).

Qualified Domestic Relations Order

The Plan is required by law to follow the terms of a domestic relations order that is considered “qualified” under federal law. A QDRO is a court order or judgment that directs a plan to pay benefits to your spouse, former spouse, child, or other dependent in connection with child support, alimony, or marital property rights. In addition, until the Plan has complied with the terms of the QDRO, the Plan may restrict the benefits that are payable to you. These restrictions could also apply while the Plan is determining whether a written order satisfies the QDRO requirements in the Internal Revenue Code.

You will be notified if the Plan ever gets a proposed QDRO with respect to your Plan account. For more information on QDROs, or to get a free copy of the procedures the Plan follows in determining whether an order is qualified, contact the Compliance Office in writing at the address on page 9 or call Member Services.

Other Offsets

If, for any reason, the Plan should pay you or your beneficiary (including your surviving spouse) more than you or your beneficiary are entitled to receive under the Plan, the Plan is authorized to recover the amount of the benefit overpayments, plus interest and costs, from you or your beneficiary, including a reduction in future benefits payable. If any participant or beneficiary is ordered by a court or the Department of Labor to repay any amount to the Plan based on a violation of ERISA's fiduciary rules, the Plan may recover that amount by reducing benefits payable to that person in the future.

Military Leave

Generally, if you leave covered employment to serve in the U.S. Armed Forces, the Uniformed Services Employment and Reemployment Act of 1994 ("USERRA") entitles you to prompt reinstatement in your job following completion of military service, with the same seniority, pay, and benefits you would have had if you had not entered military service.

If you are entitled to these rights under USERRA, upon return to covered employment, employer contributions may be made to your Plan account for the period of your military service. The amount of the contributions will be based on an estimate of the hours for which contributions would have been made if you had not been on military leave. You also may make up 401(k) contributions for the period you were away. You can take up to three times your period of military service or five years, whichever is shorter, to make up 401(k) contributions to the Plan. Contact Member Services to notify the Plan of your USERRA leave and to find out how to make up contributions.

Employer Contributions

The Plan receives contributions in accordance with collective bargaining agreements between the Realty Advisory Board on Labor Relations, Inc., or various independent employers, and the Union. These collective bargaining agreements provide that employers contribute to the Plan on behalf of each covered employee on the basis of a fixed rate per week. Certain other employers (such as the Union itself and the 32BJ Benefit Funds) participate in the Plan on behalf of their employees by signing a participation agreement. The Compliance Office will provide you, upon written request, with information as to whether a particular employer is contributing to the Plan on behalf of participants working under a collective bargaining agreement or a participation agreement.

Compliance with Federal Law

The Plan is governed by regulations and rulings of the Internal Revenue Service and the Department of Labor, and current tax law. This Plan will always be construed to comply with these regulations, rulings, and laws. Generally, federal law takes precedence over state law.

Plan Amendment or Termination

The Board intends to continue the Plan indefinitely, but reserves the right to amend or terminate it in its sole discretion. If the Plan is terminated or otherwise amended, it will not affect your right to receive any benefit that you have already earned.

Plan Administration

The Plan is what the law calls a "defined contribution" profit sharing plan. Benefits are provided from assets in individual plan accounts. These assets are accumulated under the provisions of the Trust Agreement and are held in a Trust Fund for the purpose of providing benefits to covered participants and defraying reasonable administrative expenses.

The Plan is administered by the Board. The Board and/or its duly authorized designee(s) has the exclusive right, power, and authority, in its sole and absolute discretion, to administer, apply, and interpret the Plan, including this SPD, the Trust Agreement, and any other Plan documents, and to decide all matters arising in connection with the operation or administration of the Plan or Trust established under the Plan. Without limiting the generality of the foregoing, the Board and/or its duly authorized designees, including the Appeals Committee with regard to benefit claim appeals, shall have the sole and absolute discretionary authority to:

- take all actions and make all decisions with respect to the eligibility for, and the amount of benefits payable, under the Plan,
- formulate, interpret, and apply rules, regulations, and policies necessary to administer the Plan in accordance with the terms of the Plan,
- decide questions, including legal or factual questions, relating to the calculation and payment of benefits under the Plan,

- resolve and/or clarify any ambiguities, inconsistencies, and omissions arising under the Plan, including this SPD, the Trust Agreement, or other Plan documents,
- process and approve or deny benefit claims and rule on any benefit exclusions, and
- determine the standard of proof required in any case.

All determinations and interpretations made by the Board and/or its duly authorized designees are final and binding upon all participants, beneficiaries, and any other individuals claiming benefits under the Plan.

The Board has delegated certain administrative and operational functions to the staff of the Plan and to the Appeals Committee. Most of your day-to-day questions about your benefits can be answered by Member Services staff. If you wish to contact the Board, please write to:

Board of Trustees
Building Service 32BJ Supplemental Retirement Savings Plan
 25 West 18th Street
 New York, NY 10011-4676

Statement of Rights under the Employee Retirement Income Security Act of 1974 as Amended

As a participant in the Building Service 32BJ Supplemental Retirement Savings Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (“ERISA”). ERISA provides that all Plan participants shall be entitled to:

- Examine, without charge, at the Compliance Office, all documents governing the Plan, including collective bargaining agreements, participation agreements, and copies of the latest annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration (“EBSA”).
- Obtain, upon written request to the Compliance Office, copies of documents governing the operation of the Plan, including collective bargaining agreements, participation agreements, copies of the latest annual report (Form 5500 series), and an updated SPD.

- Receive a summary of the Plan’s annual financial report. The trustees are required by law to furnish each participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have a right to receive a pension at Normal Retirement Age (usually 65) and, if so, what your benefits would be at Normal Retirement Age if you stop working under the Plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once every 12 months. The Plan must provide the statement free of charge.

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan administrator to provide materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan’s decision, or lack thereof, concerning the qualified status of a domestic relations order, you may file suit in federal court. You may not file a lawsuit – either to review a claim denial or a ruling on a QDRO – until you have followed the appeal procedures described on pages 26-28. If it should happen that Plan

fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees; for example, if it finds your claim is frivolous.

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of EBSA, U.S. Department of Labor, listed in your telephone directory, or the:

Division of Technical Assistance and Inquiries
Employee Benefits Security Administration (EBSA)
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, DC 20210

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of EBSA or by visiting the Department of Labor's website: <http://www.dol.gov> or call their toll free number at 1-866-444-3272.

Representative Responsible for Providing Investment Information

Vanguard provides a prospectus for each investment fund upon your request. Within the prospectus for each investment fund is detailed information regarding operating expenses, fees, etc.

The Board has designated Vanguard to provide the information required under ERISA Section 404(c) and, upon request, the following information is available to Plan participants:

- (i) a description of the annual operating expenses of each investment alternative (including investment management fees, administrative fees, transaction costs, and other costs which may reduce the rate of return of such investment alternative), and a description of the amount of any such expenses expressed as a percentage of average net assets of the investment alternative;
- (ii) copies of prospectuses, financial statements and reports, and any other relevant materials relating to the investment alternatives available under the Plan to the extent such information is provided to the Plan;
- (iii) a list of the assets comprising the portfolio of each investment alternative, the value of each such asset (or the proportion of the investment alternative which it comprises), and, with respect to each investment alternative which is a fixed rate investment contract issued by a bank, savings and loan institution, or an insurance company, the name of the issuer of the contract, the term of the contract, and the rate of return of the contract;
- (iv) information with regard to the value of shares or units of the investment alternatives, as well as the past and current investment performance of each alternative, determined, net of expenses, on a reasonable and consistent basis; and
- (v) information with regard to the value of shares or units of the investment alternatives held in your Plan account.

Plan Facts

Plan Name: Building Service 32BJ Supplemental Retirement Savings Plan

Employer Identification Number: 13-3507075

Plan Number: 001

Plan Year: July 1 – June 30

Type of Plan: Defined Contribution Profit Sharing Plan

Plan Sponsor and Administrator

The Plan is administered by a joint Board of Trustees consisting of Union Trustees and Employer Trustees. The office of the Board may be contacted at:

Board of Trustees
Building Service 32BJ Supplemental Retirement Savings Plan
25 West 18th Street
New York, NY 10011-4676

Agent for Service of Legal Process

The Board of Trustees has been designated as the agent for the service of legal process. Legal process may be served at the Compliance Office or on the individual Trustees.

Contact Information – Member Services

For information about the Supplemental Retirement Savings Plan benefits, call Member Services at 1-800-551-3225, log on to www.32bjfunds.org or write to Member Services at:

Member Services
Building Service 32BJ Benefit Funds
25 West 18th Street
New York, NY 10011-4676

Building Service 32BJ Supplemental Retirement Savings Plan
25 West 18th Street, New York, New York 10011-4676
Telephone 1-800-551-3225
www.32bjfunds.org



Building Service 32BJ Supplemental Retirement Savings Plan

25 West 18th Street
New York, NY 10011-4676

www.32bjfunds.org
800-551-3225 Benefits Information

Héctor J. Figueroa, *Chairman*
Howard I. Rothschild, *Secretary*
Susan Cowell, *Executive Director*
Régine Breton, *Director Retirement Services*

Summary of Material Modifications
Building Service 32BJ Supplemental Retirement Savings Plan

The following is a list of changes and clarifications which have occurred since the printing of the Building Service 32BJ Supplemental Retirement Savings Plan Description (SPD) dated July 1, 2016. This Summary of Material Modifications (SMM) supplements or modifies the information presented in your SPD with respect to the Plan. **Please keep this document with your copy of the SPD for future reference.**

Change in \$10 Minimum Contribution Frequency from Per Week to Per Pay Period Page 9: Effective January 1, 2017, the last sentence on page 9 is deleted in its entirety and replaced with the following sentence:

You can save any whole dollar amount (minimum \$10 per pay period), up to certain annual dollar limits which are explained on pages 13-14.

If you have any questions about this notice or want further information about the changes please contact Member Services at 1-800-551-3225 between the hours of 8:30 AM and 5:00 PM Monday through Friday.

Official Plan documents control the actual payment of benefits and the administration of this Plan. This SMM merely highlights the changes and does not replace those documents. ***In case of any discrepancy between this SMM, the SPD, or official Plan documents including any and all amendments, the terms of the Plan documents will control.***