



UMWA HEALTH AND RETIREMENT FUNDS

2121 K Street, NW • Suite 350 • Washington, DC 20037 • Telephone: 202.521.2200

October 26, 2012

U.S. Department of Labor
Employee Benefits Security Administration
Public Disclosure Room, N-1513
200 Constitution Avenue, NW
Washington, DC 20210

Re: United Mine Workers of America 1974 Pension Plan
EIN: 52-1050282
Plan No.: 002

To Whom it May Concern:

Enclosed please find a Notice of Zone Status for the plan year beginning July 1, 2011, which was sent to all participants and beneficiaries of the UMWA 1974 Pension Plan on October 26, 2012.

Sincerely,

A handwritten signature in cursive script that reads "Lorraine Lewis".

Lorraine Lewis
Executive Director

LL/COD/cod
Enclosure

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ESBA/PUBLIC DISCLOSURE
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Notice of Zone Status
United Mine Workers of America 1974 Pension Plan
EIN: 52-1050282
Plan No.: 002

This is to inform you that on September 26, 2012, the enrolled actuary for the UMWA 1974 Pension Plan ("Plan") certified to the U.S. Department of the Treasury and the plan sponsor that the Plan is in "Seriously Endangered Status" for the plan year beginning July 1, 2012. The certification of the Plan's status and this notice are required under the Pension Protection Act of 2006 ("PPA").

Under the PPA, a multiemployer plan's actuary must certify the plan's funded status for the plan year. The PPA sets forth "zones" that represent the plan's financial status: "endangered," "seriously endangered," "critical" or "neither critical nor endangered." If the plan is certified to be endangered, seriously endangered or critical, the plan sponsor must notify participants and the bargaining parties and take specific steps designed to improve the plan's financial status over a set period of time.

Seriously Endangered Status

The Plan is considered to be in Seriously Endangered Status for the plan year beginning July 1, 2012, because the actuary determined that the Plan's funded percentage is less than 80% (i.e., 72.6%) and the Plan is projected to have an accumulated funding deficiency within six plan years after the current plan year (i.e., for the plan year beginning July 1, 2018). Even though the Plan is projected to have an accumulated funding deficiency, the Plan is expected to have sufficient assets to timely pay expected benefits and expenditures during this period. Your benefit payments are not affected at this time and you will continue to receive your monthly pension payments as provided for under the Plan.

Funding Improvement Plan

When a pension plan is certified to be in seriously endangered status, Federal law requires the plan to adopt a funding improvement plan aimed at restoring the financial health of the plan. The funding improvement plan may include increased contributions to the plan and/or modifications to certain future benefit accruals. A funding improvement plan was adopted on May 25, 2012.

Where to Get More Information

For more information about this notice, you may contact the UMWA Health & Retirement Funds' Call Center toll free at 1-800-291-1425, option 3. If you would prefer to send written correspondence about this notice, you may send it to the Board of Trustees, UMWA 1974 Pension Trust, c/o Lorraine Lewis, Executive Director, 2121 K Street, NW, Suite 350, Washington, DC 20037.