

**B.A.C. LOCAL 4 BENEFIT FUNDS**  
GARY J. MERCADANTE - FUND ADMINISTRATOR

14 PLOG ROAD - SUITE 2 - FAIRFIELD, NEW JERSEY 07004

Telephone (973) 808-6853

(800) 324-5881

Facsimile (973) 808-7151

April 2013

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

EBSEA/PUBLIC DISCLOSURE  
2013 APR 24 PM 12:30

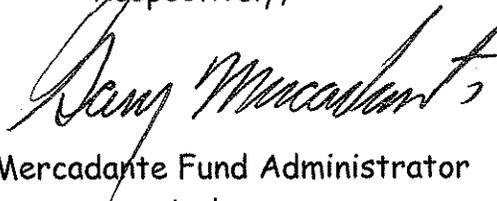
RE: BAC Local #4 of New Jersey Pension Plan 2013 Notice of Endangered Status

22-6041493

Dear Secretary of Labor:

Enclosed is a copy of the 2013 Notice of Endangered Status for the  
Bricklayers and Allied Craftworkers Local #4 New Jersey Pension Plan

Respectively,



Gary Mercadante Fund Administrator

And

BAC Local #4 Board of Trustees

Enc.

GM/jd.

Notice of Endangered Status  
For  
BAC Local No. 4 Pension Plan

This is to inform you that on March 29, 2013 the plan actuary certified to the U.S. Department of the Treasury, and also the Board of Trustees, that the Plan is in endangered status for the plan year beginning January 1, 2013. Federal law requires that you receive this notice.

Endangered Status

The Plan is considered to be in endangered status because it has funding problems. More specifically, the plan's actuary determined that the plan's funded percentage of 75% as of January 1, 2013 is less than 80%.

Funding Improvement Plan

Federal law requires pension plans in endangered status to adopt a funding improvement plan (FIP) aimed at restoring the financial health of the plan. A formal FIP will be adopted by the Plan Trustees later this year.

Where to Get More Information

For more information about this notice, you may contact the Plan administrator, Gary Mercadante, BAC Local No. 4 Pension Fund, 14 Plog Road, Fairfield, NJ 07004. Telephone number (973)808-6853.