

**NOTICE TO ALL EMPLOYEES  
OF EMPLOYERS THAT PARTICIPATE IN  
THE NORTHERN CALIFORNIA CARPENTERS 401(k) PLAN**

An application is to be made to the Internal Revenue Service for an advance determination on the qualification of the following employee benefit plan:

**Name of Plan:** Northern California Carpenters 401(k) Plan  
**Plan Number:** 001  
**Name of Applicant:** Board of Trustees,  
Northern California Carpenters 401(k) Plan  
**Address of Applicant:** 265 Hegenberger Road, Suite 100,  
Oakland, CA 94621-0180  
**Applicant EIN:** 80 - 0204601  
**Name of Plan Administrator:** Same as Applicant  
**Address of Plan Administrator:** Same as Applicant

The application will be filed on **January 22, 2010** for an advance determination as to whether the Plan meets the qualification requirements of §401 of the Internal Revenue Code of 1986, with respect to the Plan's amendment. The application will be filed with:

EP Determinations  
Internal Revenue Service  
P.O. Box 12192  
Covington, KY 41012-0192,

**ELIGIBLE EMPLOYEES:** Any employee who (1) is covered by a collective bargaining agreement that has been approved by the Carpenters 46 Northern California Counties Conference Board and both allows for participation by the employee in the Northern California Carpenters 401(k) Plan and requires contributions to be paid by the employee's employer on behalf of the employee into the Carpenters Annuity Trust Fund for Northern California, or (2) may participate in the Northern California Carpenters 401(k) Plan pursuant to the terms of a subscription agreement between the employee's employer and the Board of Trustees of the Northern California Carpenters 401(k) Plan.

The Internal Revenue Service has not previously issued a determination letter with respect to the qualification of this Plan.

**RIGHTS OF INTERESTED PARTIES**

You have the right to submit to EP Determinations, at the above address, either individually or jointly with other interested parties, your comments as to whether this Plan meets the qualification requirements of the Internal Revenue Code.

You may instead, individually or jointly with other interested parties, request the Department of Labor to submit, on your behalf, comments to EP Determinations regarding qualification of the Plan. If the Department declines to comment on all or some of the matters you raise, you may, individually, or jointly if your request was made to the Department jointly, submit your comments on these matters directly to EP Determinations.

## **REQUESTS FOR COMMENTS BY THE DEPARTMENT OF LABOR**

The Department of Labor may not comment on behalf of interested parties unless requested to do so by the lesser of 10 employees or 10 percent of the employees who qualify as interested parties. The number of persons needed for the Department to comment with respect to this Plan is 10. If you request the Department to comment, your request must be in writing and must specify the matters upon which comments are requested, and must also include:

- (1) the name of the plan, plan number, name and address of applicant and applicant EIN (found in the first part of this Notice); and
- (2) the number of persons needed for the Department to comment.

A request to the Department to comment should be addressed as follows:

Deputy Assistant Secretary  
Employee Benefits Security Administration  
ATTN: 3001 Comment Request  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, DC 20210

## **COMMENTS TO THE INTERNAL REVENUE SERVICE**

Comments submitted by you to EP Determinations must be in writing and received by March 8, 2010. However, if there are matters that you request the Department of Labor to comment upon on your behalf, and the Department declines, you may submit comments on these matters to EP Determinations to be received within 15 days from the time the Department notifies you that it will not comment on a particular matter, or by March 8, 2010 whichever is later, but not after March 23, 2010. A request to the Department to comment on your behalf must be received by it by February 6, 2010 if you wish to preserve your right to comment on a matter upon which the Department declines to comment, or by February 16, 2010 if you wish to waive that right.

## **ADDITIONAL INFORMATION**

Detailed instructions regarding the requirements for notification of interested parties may be found in sections 17 and 18 of Revenue Procedure 2009-6. Additional information concerning this application (including, where applicable, an updated copy of the Plan and related trust; the application for determination; any additional documents dealing with the application that have been submitted to the Service; and copies of section 17 of Revenue Procedure 2009-6) are available at the Applicant's place of business (address provided above), during normal working hours, for inspection and copying. (Please be advised that there is a nominal charge for copying and/or mailing.)