



New York City District Council of Carpenters

BENEFIT FUNDS

The Gateway to Your Benefits Information

Union Resources and Benefits Administration Network

Online Member Portal Instructions



Union Resources and Benefits Administration Network

Online Member Portal Instructions

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Logging In

URBAN Website Link: <https://nyccbf.com/>

Once you are at the NYCCBF website, click on the “Member Log-In” button on the top right hand side of the website. (Shown below)



The screenshot shows the homepage of the New York City District Council of Carpenters Benefit Funds. The header includes the organization's logo, name, and the text "BENEFIT FUNDS The Gateway to Your Benefits Information". A navigation menu contains links for HOME, ABOUT US, MEMBER, EMPLOYER, NEWS, MEND PROGRAM, CONTACT US, and FAQ, along with a search bar. A red arrow points to the "Member Log-In" button in the top right corner, which is labeled "Member Log-In" and "View Your Benefits Here". Below the navigation is a large banner with a cityscape background and the text "Welcome to the New York City District Council of Carpenters Benefit Funds!". On the right side, there is a "SOCIAL MEDIA FEEDS" section with tabs for Facebook and Twitter, displaying a post from the organization about the importance of regular eye and dental check-ups.

Prior to your first time using the website, you will receive a letter from the Fund Office containing your temporary password. The temporary password is system generated, and is visible until it is changed by the member. Your username will be your UBC number that starts with either a U or N. For example, a member with the UBC number of U12345678 would have a username of U12345678. Once you have your account information ready, you may begin to use the website.

To log-in, please type your username which begins with either a U or N, followed by 8 digits and temporary password into the provided fields and click on the *Login* button.

Member Login

Please Enter your credentials below to login.

LOGIN

Forgot your password? [Click here.](#)

If you have a UBC number, that is your Username. For example, John Doe's UBC number is U12345678. He would then enter U12345678 as his Username. **Please note: You MUST include the "U" in your UBC Number in your Username.**

If you don't have a UBC Number, please use the unique ID number provided by the Benefit Funds.

Your initial password was provided by the Benefit Funds. When you login for the first time you will be required to change your password.

***Please note that the Member Log-In Portal used for viewing and managing your benefits will be offline and inaccessible from 1am-2am each day. If you wish to view and manage your personal benefits, please do so at any other available time. Thank you.**

Please note: Your user name and password are case sensitive and must be typed in exactly as specified by the Fund Office.

Agree to Terms of Use

Prior to returning to the Main Menu, you will be required to read and agree to the displayed terms of use on the screen. You will be required to agree to the terms of use every time that you log into the website. After you have read the terms of use, please click on the box next to “I agree to the terms of use” and then click on the *Continue* button.

Agree to Terms of Use

Please read the terms of use carefully and give your assent before continuing.

User Agreement

Please read this User Agreement carefully before you use the New York City District Council of Carpenters Benefit Funds (“NYCDCC Funds” or “We”) member portal (“I-Site”), accessible from the URL, www.nycbf.com. By using I-Site you indicate that you understand, accept and agree to comply with every term and condition of this User Agreement. This User Agreement is a binding agreement between you and NYCDCC Funds. It governs your access and use of I-Site, which includes any information, data, tools, products, services and other content available on or through I-Site (together, “Content”).

1. We grant you a limited right to use I-Site.
2. Some Content is owned by third parties; the rest of the Site is owned by NYCDCC Funds.
3. There are various risks you assume in using I-Site. We make no guarantees, promises or assurances regarding I-Site or any Content.
4. We are not liable for any technological problems and any impact that they may have.
5. You have various responsibilities when using I-Site.
6. If we provide you with a password, you must keep it confidential.
7. We are not responsible for information on any third party web site that is accessible from or is connected by hyperlink to I-Site.
8. We have the right to monitor and record activity on I-Site and respond as we deem appropriate.
9. We do not give individualized investment recommendations or accounting, tax or legal advice on or through the Site.
10. WE DISCLAIM ALL WARRANTIES WITH RESPECT TO I-SITE AND THE CONTENT THAT THE LAW ALLOWS US TO DISCLAIM.
11. OUR LIABILITY WITH RESPECT TO I-SITE AND THE CONTENT IS LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW.
12. You will be responsible for any liability we have that arises out of your breach of this User Agreement or your use of I-Site.
13. This User Agreement is Governed by the Substantive Provisions of New York State Law.
14. You will be bound by revised versions of this User Agreement that we post on I-Site or send to you.
15. You are bound by certain other general conditions.
16. Privacy Policy: We respect your privacy.

I agree to the terms of use.
[Continue](#)

NYCDCC
New York City District Council of Carpenters Benefit Funds
395 Hudson Street, 9th Floor
New York, NY 10014

Connect With Us
  

Member Services
(212) 366-7373
M-F: 8AM - 5PM
Member Documents

[Terms](#) | [Privacy](#) | [Compliance](#)

Please note: For a full copy of the terms of use, refer to the end of the document.

Register for Access

After accepting the Terms of Use, you will be directed to the “Register for Access” screen. Please fill out the designated fields in order to change your temporary password to a password that falls under the requirements. Your new password can be any combination of 6 numbers and two letters. (E.g. 12A3B456) When you have completed the fields, please click on the *Register for Access* button.

The screenshot shows a web form titled "Register for Access". The form contains the following fields and elements:

- Current Password:** A text input field with a lock icon and a required field asterisk.
- New Password:** A text input field with a lock icon and a required field asterisk.
- Verify New Password:** A text input field with a lock icon and a required field asterisk.
- E-mail:** A text input field with an envelope icon and a required field asterisk. The value "Rawaldr@aol.com" is entered.
- Verify E-mail:** A text input field with an envelope icon and a required field asterisk. The value "Rawaldr@aol.com" is entered.
- Security Question:** A dropdown menu with a required field asterisk. The selected option is "What is your first pet's name?".
- Answer to Question:** A text input field with a required field asterisk. The field contains several asterisks (*****).

Below the fields, there is a red button labeled "Register for Access" and a link labeled "Back to Login". A note states: "Please Note: Answer is case sensitive". A footer note reads: "* All fields are required and must be filled out".

The footer of the page includes the NYCDCC logo and address (New York City District Council of Carpenters Benefit Funds, 395 Hudson Street, 9th Floor, New York, NY 10014), social media icons for home, Facebook, and Twitter, and contact information for Member Services (phone: (212) 366-7373, hours: M-F 8AM - 5PM, and a link to Member Documents). It also includes links for Terms, Privacy, and Compliance.

Please note: You may change your password at any time through your Account Settings.

After clicking on the *Register for Access* button, you will be directed to My Dashboard.

My Dashboard

My Dashboard is an at-a-glance snapshot of your recent benefit information. You may access additional information through the side navigation.

Welcome, Demo
 demo@nycrbf.org (212) 366-7373

My Account | Log Out

Take Dashboard Tour

My Dashboard

My Info

Eligibility

Hours

Pension

Vacation

Submitted Forms

Upcoming Vacation Payment

\$400.00

Future Vacation Payment

\$400.00

Last Work Hours (09/01/2021)

Regular: 40.00
Overtime: 4.00
My Employer

Eligibility Status

Eligible
View More

Current Quarter's Vacation Contributions

[View All](#)

Date	Employer	Hours
09/01/2021	My Employer	40.00
03/01/2021	My Employer	40.00
12/01/2020	My Employer	40.00
09/01/2020	My Employer	40.00
04/30/2020	My Employer	40.00
02/28/2020	My Employer	40.00

Next Quarter's Vacation Contributions

[View All](#)

Date	Employer	Hours
09/01/2021	My Employer	40.00
03/01/2021	My Employer	40.00
12/01/2020	My Employer	40.00
09/01/2020	My Employer	40.00
04/30/2020	My Employer	40.00
02/28/2020	My Employer	40.00

Vacation Payments

[View All](#) [Update Banking](#)

Payment Date	Check Number	Net Amount
09/01/2021	600249729	\$429.88
03/01/2021	600223163	\$2,434.96
12/01/2020	600210295	\$242.46
09/01/2020	600197519	\$453.44
04/30/2020	600181591	\$1,050.88
02/28/2020	600167637	\$532.40

Welcome, Demo

demo@nyccbf.org (212) 366-7373



Upcoming Vacation Payment

\$100.00



Future Vacation Payment

\$100.00



Last Work Hours (03/31/2022)

Regular: 40.00
Overtime: 4.00

My Employer



Eligibility Status

Eligible

[View More](#)

Current Quarter's Vacation Contributions

[View All](#)

Date	Employer	Hours
09/01/2021	My Employer	40.00
03/01/2021	My Employer	40.00
12/01/2020	My Employer	40.00
09/01/2020	My Employer	40.00
04/30/2020	My Employer	40.00
02/28/2020	My Employer	40.00

Next Quarter's Vacation Contributions

[View All](#)

Date	Employer	Hours
09/01/2021	My Employer	40.00
03/01/2021	My Employer	40.00
12/01/2020	My Employer	40.00
09/01/2020	My Employer	40.00
04/30/2020	My Employer	40.00
02/28/2020	My Employer	40.00

Vacation Payments

[View All](#)

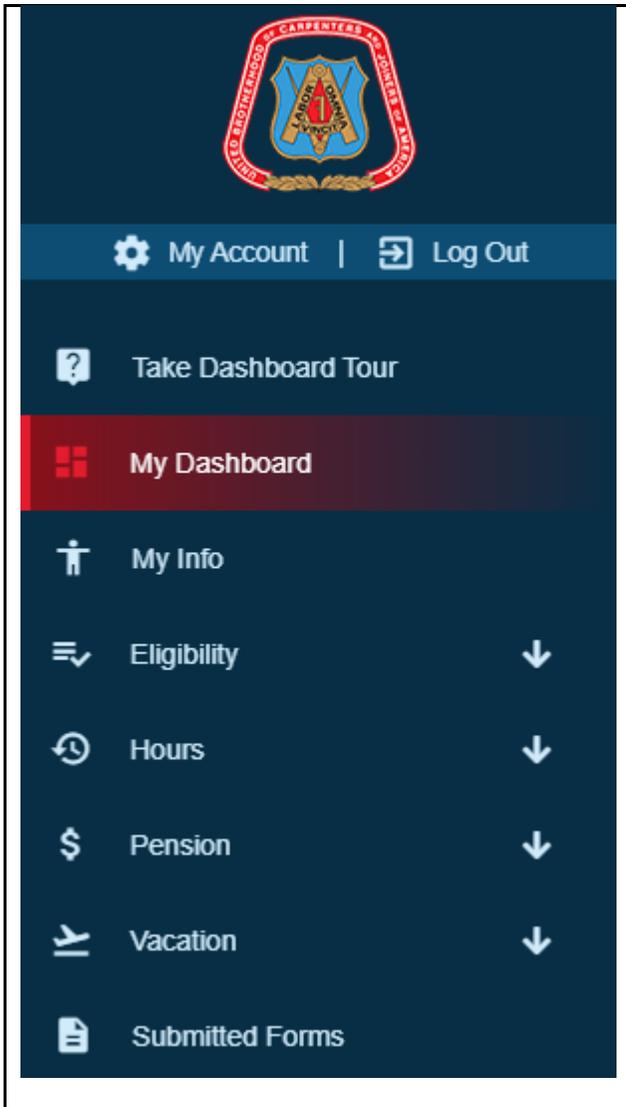
[Update Banking](#)

Payment Date	Check Number	Net Amount
09/01/2021	600249729	\$429.88
03/01/2021	600223163	\$2,434.96
12/01/2020	600210295	\$242.46
09/01/2020	600197519	\$453.44
04/30/2020	600181591	\$1,050.88
02/28/2020	600167637	\$532.40

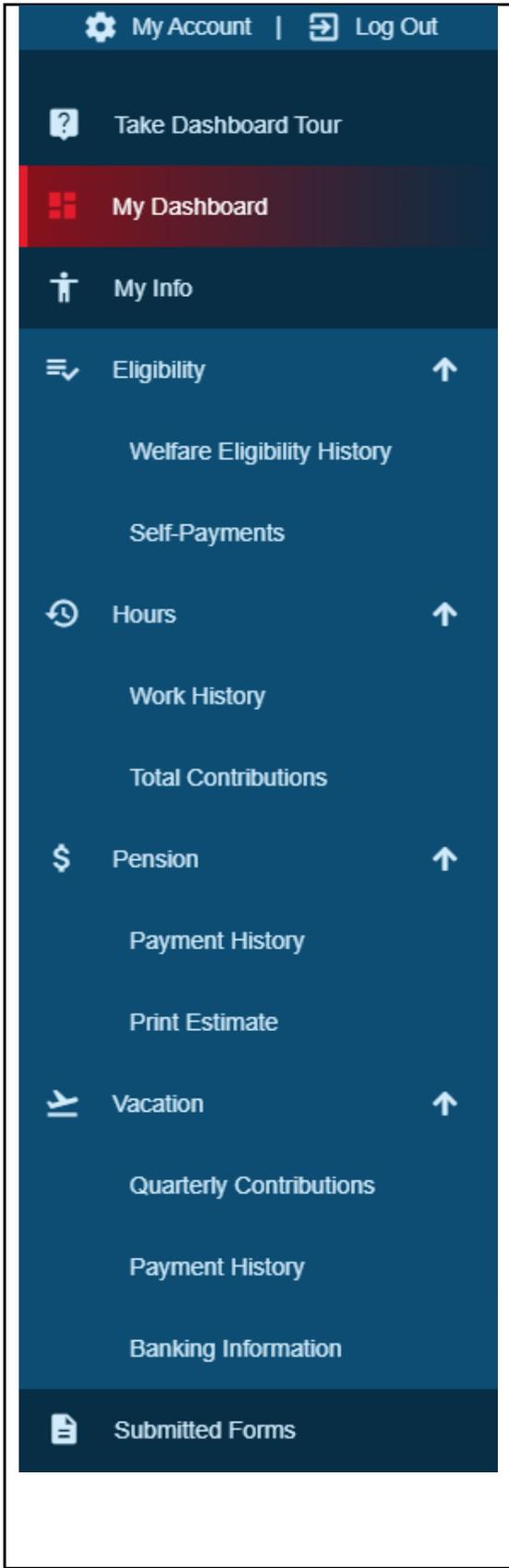
Definitions –

- **Upcoming Vacation Payment** – Your upcoming Vacation Payment.
- **Future Vacation Payment** – Your future Vacation Payment.
- **Last Work Hours** – The most recent regular and/or overtime work hours from your employer.
- **Eligibility Status** – The most recent eligibility status and through date.
- **Current Quarter's Vacation Contributions** – The most recent vacation contributions for the current quarter.
- **Next Quarter's Vacation Contributions** – The most recent vacation contributions for the next quarter.
- **Vacation Payments** – The most recent vacation payments.

Side navigation (Collapsed)



Side navigation (Expanded)



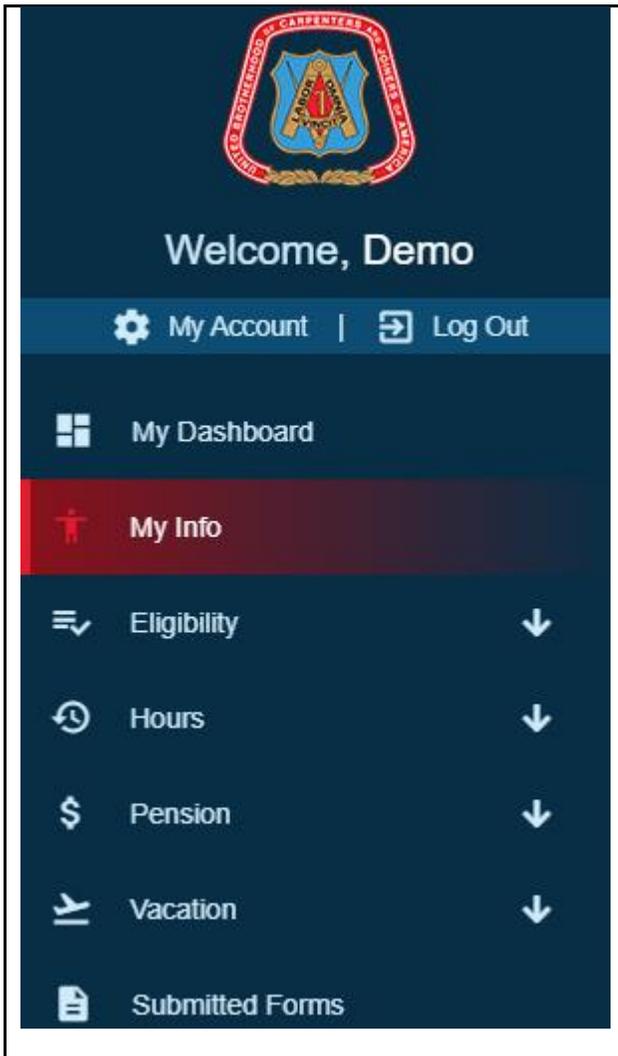
You have several options to choose from:

- **My Account:** Choose this option to change your login password, set your email, set your security question.
- **Log Out:** Log out of the portal and return to NYCCBF.
- **My Info:** Choose this option if you would like to view Census information for you and/or dependents and beneficiaries on file.
- **Welfare Eligibility History:** Choose this option if you would like to view your Eligibility Status. You will be able to see whether or not you currently are eligible and how many hours you have banked. If you are a retiree you can access your Retiree Eligibility History here as well.
- **Eligibility Self-Payments:** Choose this option if you would like to view COBRA, Retiree Premiums, Self-Payments/Buying Hours or All Eligibility Self-Payments.
- **Work History:** Choose this option to view your Work History.
- **Total Contributions:** Choose this option to view your Total Employer Contributions History.
- **Pension Payment History:** Choose this option to display your Payment History if you are a retiree.
- **Print Estimate:** Choose this option if you would like to view a calculated estimate of your Pension. Members of the NYCDCC Officers Retirement Plan will be able to generate an Officers Plan Estimate.
- **Vacation Quarterly Contributions:** Choose this option to view your Vacation Quarterly Contributions.
- **Vacation Payment History:** Choose this option if you would like to view your Vacation Payouts History and associated Vacation Fund Contributions.
- **Vacation Banking Information:** Choose this option to add/edit direct deposit information for vacation payments.
- **Submitted Forms:** Choose this option to view your submitted Vacation Banking Information.

My Info

If you wish to view all the census information for you and/or dependents and beneficiaries on file you may do so by selecting “My Info” from the side navigation.

Note: Terminated dependents and beneficiaries will not appear on the member portal.



You will be presented a page where you can view all of your census information that is on file. If you have any dependents or beneficiaries on file you may view their information as well.

General Information

This information is based on current data as of 11/19/2021 11:11 AM and subject to change.

Has your information changed?

To update your date of birth, please provide the Fund Office with a copy of your birth certificate via email or fax. To change your address, fill out the [Change of Address Form](#) or come into the Fund Office.

To update your beneficiaries, please contact the Fund Office at [212-366-7373](tel:212-366-7373) or return to the Fund Office a [Beneficiary Card](#) with any changes.

👤 Demo - U123456789 (Self)

[Show Pension Info](#)

Address

Primary

Primary Address

395 Hudson Street, 9th Floor
New York, NY 10014

Date of Birth

11/19/2021

[Show Member Info](#)

Contact Info

(Email) DEMO@NYCCBF.ORG

(212) 366-7373

Dependents will show up under “My Dependents”.

My Dependents

👤 Spouse Demo

Relation: Wife

Date of Birth: 11/19/2021

Status: Eligible

Beneficiaries will show up under “My Beneficiaries”.

My Beneficiaries

 Spouse Demo - Welfare - Primary - 100.00%

Gender: Female

Relation: Wife

Date of Birth: 01/01/2000

Date Assigned: 01/01/2000

Phone: (212) 366-7373

 Son Demo - Welfare - Contingent - 50.00%

Gender: Male

Relation: Son

Date of Birth: 01/01/2022

Date Assigned: 01/01/2022

Phone: (212) 366-7373

 Daughter Demo - Welfare - Contingent - 50.00%

Gender: Female

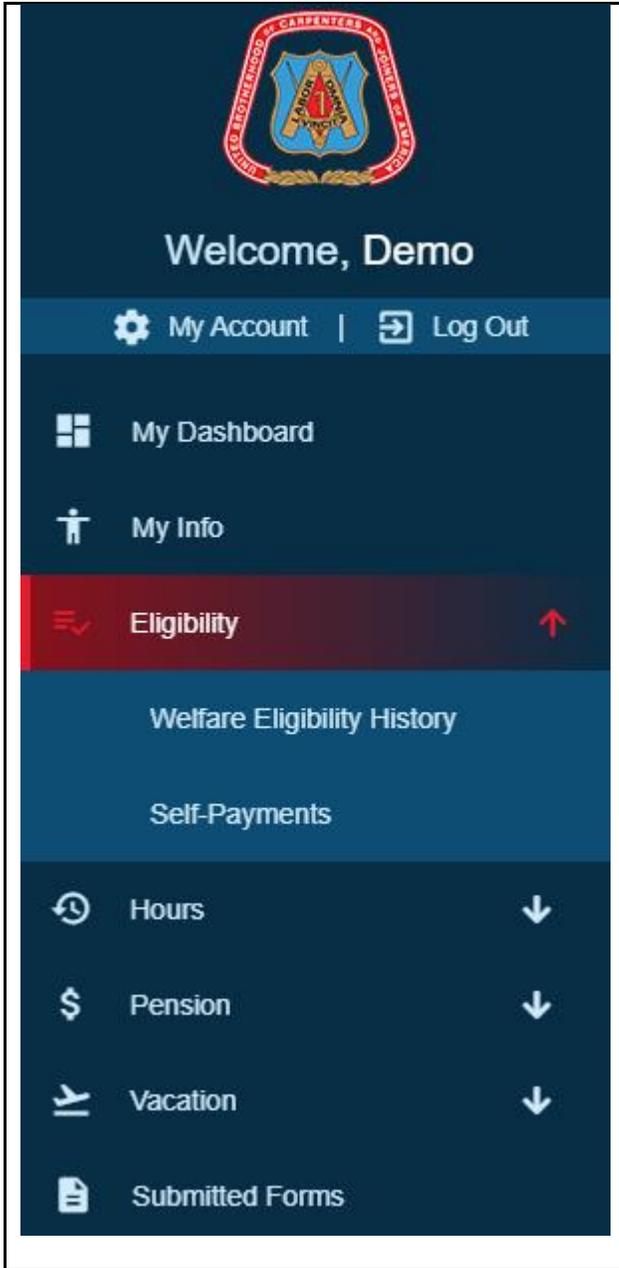
Relation: Daughter

Date of Birth: 01/01/2022

Date Assigned: 01/01/2022

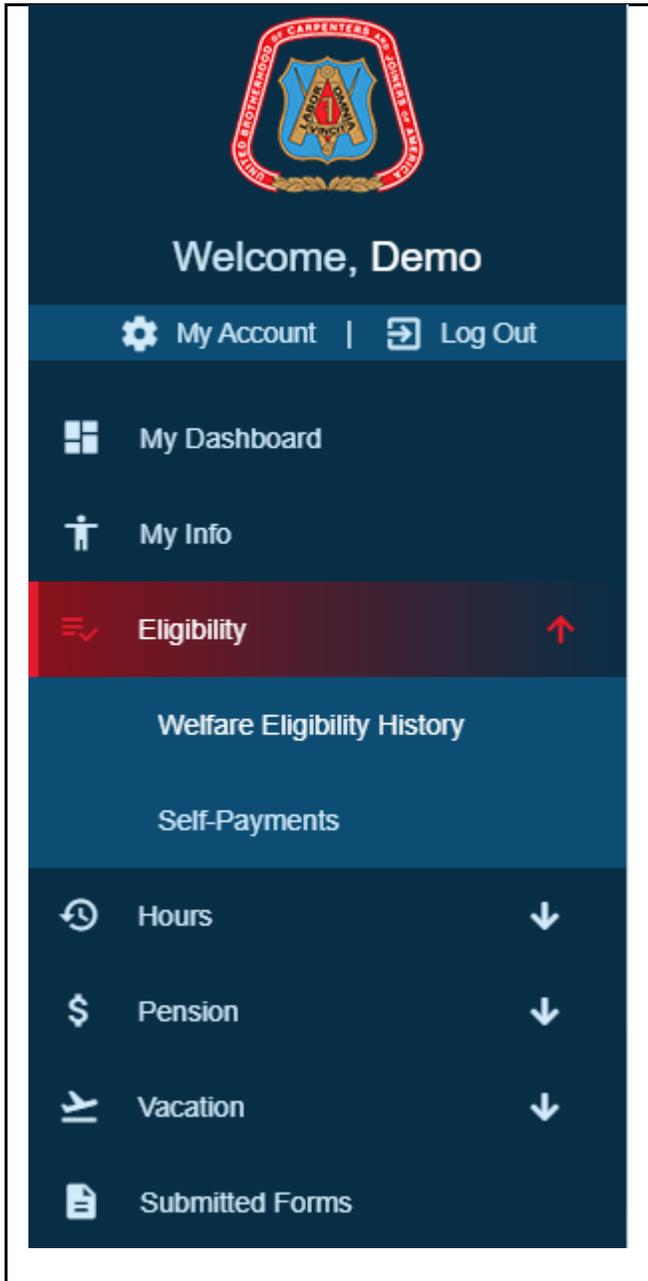
Phone: (212) 366-7373

Eligibility Menu



Welfare Eligibility History

To view your Active Welfare Eligibility or Retiree Eligibility History (If you are a retiree), please select the “Welfare Eligibility History” option on the side navigation.



You will then be presented with the Active Welfare Eligibility page. It consists of the Eligible From, Eligible Through, Status, Start Bank, Hours Used, Bank Balance, Hours Worked, Next Bank, and Buy-In Hours.

Active Eligibility History

This information is based on current data as of 4/6/2022 9:57 AM and subject to change.

Note: A participant's bank balance cannot exceed 750 hours. If a participant's bank balance is greater than 750 hours, only 750 will be added to 'Hours Worked' that quarter to calculate a participant's 'Next Bank.'

Show 10 entries Search ... Download CSV

Eligible From	Eligible Through	Status	Start Bank	Hours Used	Bank Balance	Hours Worked	Next Bank	Buy-In Hours
01/01/2023	03/31/2023	✓ Eligible	250.00	250.00	0.00	0.00	0.00	
10/01/2022	12/31/2022	✓ Eligible	500.00	250.00	250.00	0.00	250.00	
07/01/2022	09/30/2022	✓ Eligible	750.00	250.00	500.00	0.00	500.00	
04/01/2022	06/30/2022	✓ Eligible	1116.00	250.00	866.00	0.00	750.00	
01/01/2022	03/31/2022	✓ Eligible	1248.00	250.00	998.00	366.00	1116.00	
10/01/2021	12/31/2021	✓ Eligible	1219.50	250.00	969.50	498.00	1248.00	
07/01/2021	09/30/2021	✓ Eligible	1310.50	250.00	1060.50	469.50	1219.50	
04/01/2021	06/30/2021	✓ Eligible	1254.00	250.00	1004.00	560.50	1310.50	
01/01/2021	03/31/2021	✓ Eligible	1159.00	250.00	909.00	504.00	1254.00	
10/01/2020	12/31/2020	✓ Eligible	1239.00	250.00	989.00	409.00	1159.00	

Previous 1 2 3 4 Next

Definitions –

- **Eligible From & Eligible Through** is the benefit period in which you are either eligible or not.
- **Status** – States whether or not you are eligible for benefits.
- **Start Bank** – Accumulated bank hours at the start of the benefit period.
- **Hours Used** – These are the hours used to gain Health & Welfare coverage for the benefit period.
- **Bank Balance** – The bank balance is the difference between the Start Bank and the Hours Used.
- **Next Bank** – Hours carried forward to the next benefit period. This is the sum of the Bank Balance and Hours Worked.
- **Buy-In Hours** – Amount of hours that the participant paid to gain eligibility. This is only applicable for a participant who self pays and cannot exceed 50 hours for a single benefit period.

If you are a Retiree, your retiree eligibility history will be shown above your active eligibility history as shown below.

Retiree Eligibility History				
This information is based on current data as of 4/6/2022 11:28 AM and subject to change.				
Show	10	entries	Download CSV	
Search . . .				
Status Date	Eligibility Status	Retiree Plan	Spouse Plan	Dependent Plan
10/01/2022	✓ Eligible	OUTSIDE SHIP RETIREE W/MEDICARE	OUTSIDE SHOP RETIREE	OUTSIDE SHOP RETIREE
04/01/2022	✓ Eligible	OUTSIDE SHOP RETIREE	OUTSIDE SHOP RETIREE	OUTSIDE SHOP RETIREE

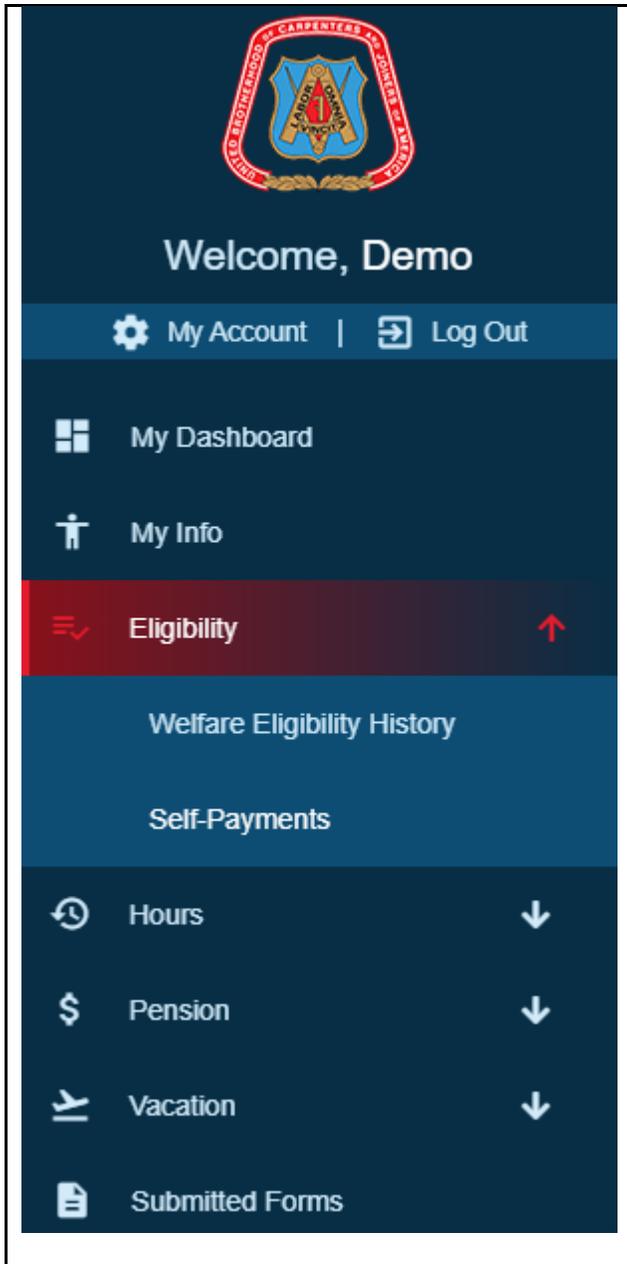
Previous **1** Next

Definitions –

- **Status Date** – The date of the status change
- **Eligibility Status** - options include “Eligible” for free coverage, “Ineligible” for no coverage, or “Self-Pay Eligible” for retiree self-payment. If the retiree is setup with a self-pay eligibility status, the payments are records in the Cobra/Self Pay maintenance program (previously described). Entering a self-payment for retiree coverage is the same as entering a self-payment for active coverage. The only difference is the employer selected.
- **Retiree Plan:** the H&W plan under which the participant is eligible. The following are valid retiree H&W plans:
 - Outside Construction Shop Employment
 - OR – Retiree
 - ORM – Retiree with Medicare
 - ORD – Retiree Disability
 - ORMD - Retiree Disability with Medicare
 - ORS – Retiree Surviving Dependents
 - ORMS – Retiree Surviving Dependents with Medicare
 - Permanent Employees
 - PR – Retiree
 - PRM – Retiree with Medicare
 - PRD – Retiree Disability
 - PRMD - Retiree Disability with Medicare
 - PRS – Retiree Surviving Dependents
 - PRMS – Retiree Surviving Dependents with Medicare
- **Spouse Plan** - The H&W plan under which the spouse is eligible. The spouse plan may or may not be the same as the participant’s plan.
- **Dependent Plan** - The H&W plan under which the additional dependents are eligible.
 - Plan NC represents no coverage.

Eligibility Self-Payments

To view your Eligibility Self-Payments, please select the “Self-Payments” option from the side navigation.



If you have Eligibility Self-Payments on file, you will be presented with a grid displaying Coverage Month, Receipt Date, Receipt Number, Receipt Type, Check Number, Billed Amount, and Receipt Amount.

Eligibility Self-Payment History

This information is based on current data as of 11/19/2021 10:19 AM and subject to change.

Show **10** entries [Download CSV](#)
Search ...

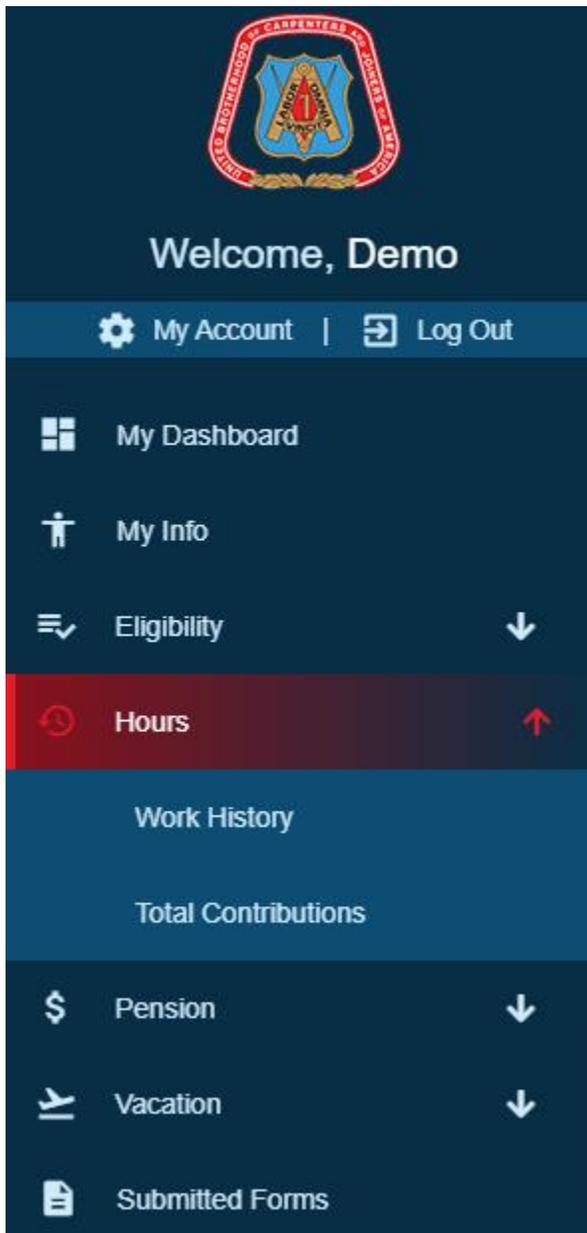
Coverage Month	Receipt Date	Receipt Number	Receipt Type	Check Number	Billed Amount	Receipt Amount
11/01/2021	11/01/2021	2151202	Retiree Premium		\$29.00	\$29.00
10/01/2021	10/01/2021	2132424	Retiree Premium		\$29.00	\$29.00
09/01/2021	09/01/2021	2113833	Retiree Premium		\$29.00	\$29.00
08/01/2021	08/01/2021	2094007	Retiree Premium		\$29.00	\$29.00
07/01/2021	07/01/2021	2071174	Retiree Premium		\$29.00	\$29.00
06/01/2021	06/01/2021	2048917	Retiree Premium		\$29.00	\$29.00
05/01/2021	05/01/2021	2031802	Retiree Premium		\$29.00	\$29.00
04/01/2021	04/01/2021	2010330	Retiree Premium		\$29.00	\$29.00
03/01/2021	03/01/2021	1987397	Retiree Premium		\$29.00	\$29.00
02/01/2021	02/01/2021	1968521	Retiree Premium		\$29.00	\$29.00
					\$290.00 (\$7,769.50 total)	\$290.00 (\$7,418.50 total)

Previous 1 2 3 4 5 ... 9 Next

Definitions –

- **Coverage Month** – The month in which you will receive coverage
- **Receipt Date** – The date the payment was received
- **Receipt Number** – A system generated receipt number to uniquely identify the receipt
- **Receipt Type** –
 - CO – Cobra
 - SP – Self-Payment/Buying Hours
 - RP – Retiree Premium
- **Check Number** – The check number of the receipt
- **Billed Amount** – The amount billed based on the rate assigned to Cobra, Self-Payment/Buying Hours, or Retiree Premiums.
- **Receipt Amount** – The amount that was received

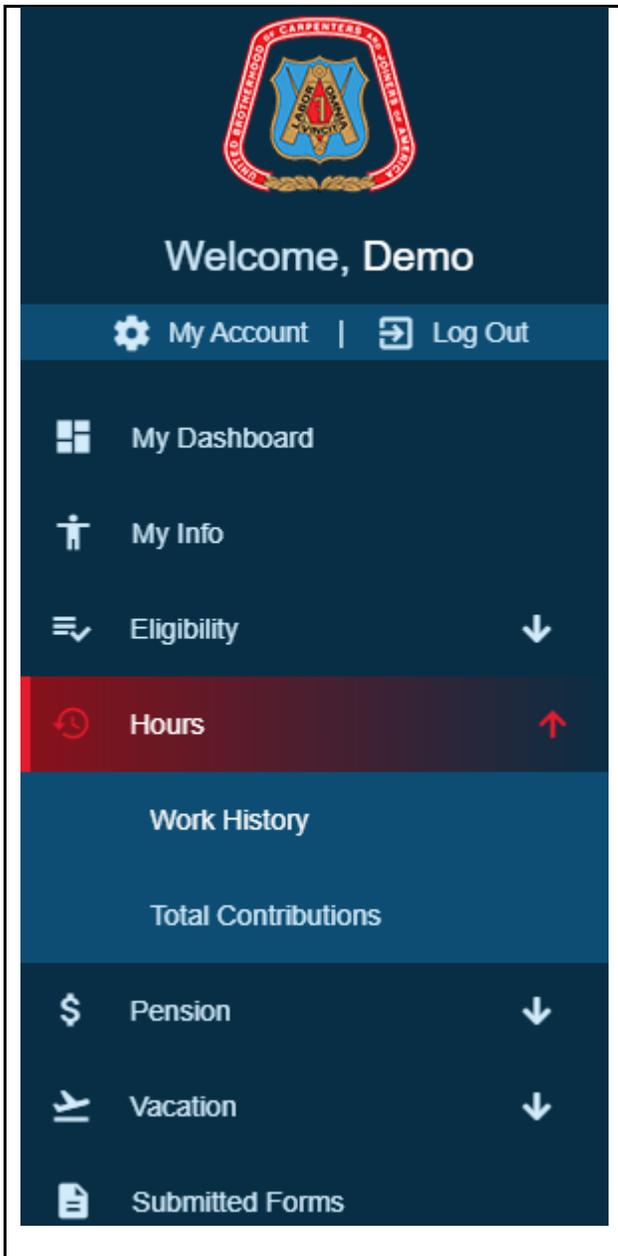
Hours Menu



The screenshot shows a dark blue user interface for a member portal. At the top is the logo of the United Brotherhood of Carpenters & Joiners of America, featuring a shield with a compass and square, surrounded by the text "UNITED BROTHERHOOD OF CARPENTERS & JOINERS OF AMERICA". Below the logo, the text "Welcome, Demo" is displayed. A navigation bar contains "My Account" with a gear icon and "Log Out" with a door icon. The main menu includes "My Dashboard" (grid icon), "My Info" (person icon), "Eligibility" (list icon with a downward arrow), "Hours" (clock icon with an upward arrow, highlighted in red), "Work History", "Total Contributions", "Pension" (dollar sign icon with a downward arrow), "Vacation" (calendar icon with a downward arrow), and "Submitted Forms" (document icon).

Work History

If you wish to view your Work History, you may do so by selecting “Work History” from the side navigation.



You will be presented a listing of all of your Work History.

Recent Work History - Past 3 Years

[View All Work History](#)

Show 10 entries [Download CSV](#) [Print All](#) [Print This Page](#)

Period Ending	Employer	Regular Hours	Overtime Hours
04/03/2021	My Employer	21.00	0.00
03/27/2021	My Employer	35.00	0.00
03/20/2021	My Employer	35.00	0.00
03/13/2021	My Employer	35.00	0.00
03/06/2021	My Employer	35.00	0.00
02/27/2021	My Employer	35.00	0.00
02/20/2021	My Employer	7.00	0.00
02/20/2021	My Employer	28.00	0.00
02/13/2021	My Employer	35.00	0.00
02/06/2021	My Employer	35.00	0.00

301.00 (3,883.00 total) 0.00 (267.50 total)

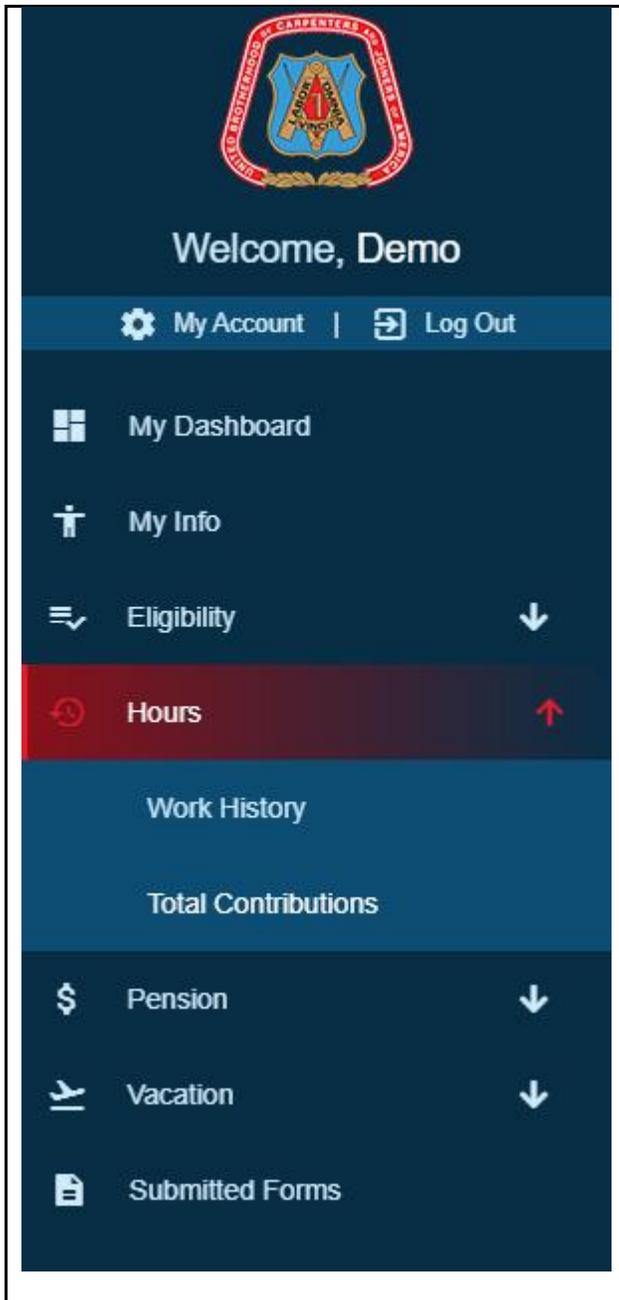
Previous 1 2 3 4 5 ... 13 Next

Definitions –

- **Download CSV** – Download an Excel CSV file of your work history
- **Print All** – Print all of your work history
- **Print This Page** – Print only the visible page of work history
- **Period Ending** - The ending date of the quarter represented by the contribution
- **Employer** – The employer that is associated with the contribution
- **Regular Hours** – The regular hours worked
- **Overtime Hours** – The overtime hours worked

Total Contributions

If you wish to view your Total Contributions, you may do so by selecting “Total Contributions” from the side navigation.



You will be presented a listing of the past three years of your Total Contributions. To view all of your Total Contributions, click "View All Total Contributions".

Recent Total Contributions - Past 3 Years Only

[View All Total Contributions](#)

This information is based on current data as of 4/7/2022 8:45 AM and subject to change.

- ▶ **Contributions highlighted in red** are Benefit Shortages.
- ▶ **Contributions highlighted in green** are contributions that have been adjusted.
- ▶ **Contributions highlighted in orange** have not been funded; however, you will receive credit for pension and welfare. When hours are fully funded you will receive credit for remaining funds.

Show 10 entries

[Download CSV](#)

Search . . .



Period Ending	Employer	Regular Hours	OT Hours	Billed	Received	Credit
04/03/2021	My Employer	21.00	0.00	\$990.36	\$990.36	✗ No
03/27/2021	My Employer	35.00	0.00	\$1,650.60	\$1,650.60	✗ No
03/20/2021	My Employer	35.00	0.00	\$1,650.60	\$1,650.60	✗ No
03/13/2021	My Employer	35.00	0.00	\$1,650.60	\$1,650.60	✗ No
03/06/2021	My Employer	35.00	0.00	\$1,650.60	\$1,650.60	✗ No
02/27/2021	My Employer	35.00	0.00	\$1,650.60	\$1,650.60	✗ No
02/20/2021	My Employer	28.00	0.00	\$1,320.48	\$1,320.48	✗ No
02/20/2021	My Employer	7.00	0.00	\$330.12	\$330.12	✗ No
02/13/2021	My Employer	35.00	0.00	\$1,650.60	\$1,650.60	✗ No
02/06/2021	My Employer	35.00	0.00	\$1,650.60	\$1,650.60	✗ No
		301.00	0.00	\$14,195.16	\$14,195.16	
		(3,848.00 total)	(264.00 total)	(\$180,876.58 total)	(\$180,876.58 total)	

Previous **1** 2 3 4 5 ... 13 Next

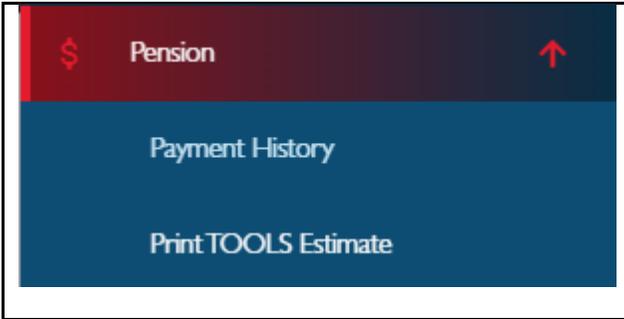
Definitions –

- **Download CSV** – Download an Excel CSV file of your total contributions
- **Print All** – Print all of your work history
- **Print This Page** – Print only the visible page of work history
- **Period Ending** - The work period ending date represented by the contribution
- **Employer** – The employer that is associated with the contribution
- **Regular Hours** – The regular hours worked
- **Overtime Hours** – The overtime hours worked
- **Billed** - The contribution amount that has been billed
- **Received** - The contribution amount that has been received
- **Credit** – Whether a credit has been received
- **Totals** - The totals displayed at the bottom of each column represent the total for the page and the total of all pages, which is displayed in the parenthesis.

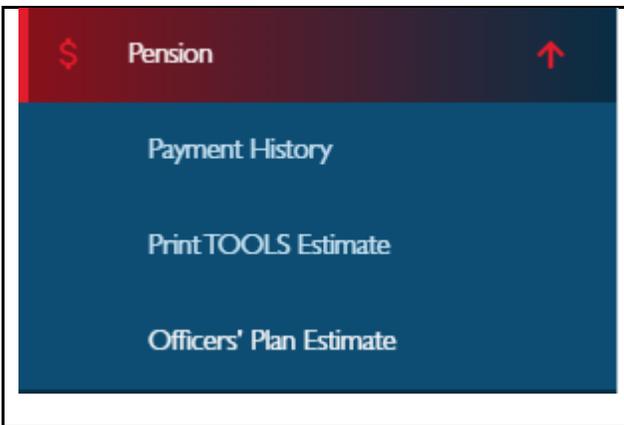
Pension Menu

The Pension menu will show one or two estimate options depending on whether you are of the NYCDCC Officers Retirement Plan.

Retirees of the NYCDCC Benefit Funds will have the option to print estimates from NYCDCC Benefit Funds.

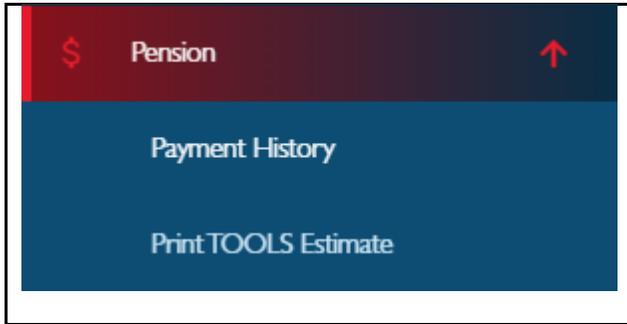


Retirees of the NYCDCC Officers Retirement Plan will have the option to print estimates from NYCDCC Benefit Funds and NYCDCC Officers Retirement Plan.



Pension Payment History

If you are a retiree and wish to view your Payment History, you may do so by selecting “Payment History” from the side navigation.



You will be directed to the Pension Payments History page. If you are a retiree you will be presented with your Payment History as shown below.

Pension Payments History

This information is based on current data as of 11/19/2021 10:25 AM and subject to change.

NYCDCC Benefit Funds
 Pension Effective 10/01/2015
 Benefit Form: Participant & Spouse 75%
 Retirement Type: Phase 1 Disability-welfare

YTD Totals for 2021

Gross Amount YTD	\$23,768.14
Federal Withholding YTD	\$866.77
Medical YTD	\$319.00
Net Amount YTD	\$22,582.37

Show 10 entries Search ... Download CSV

Payment Date	Payment Type	Payment Number	Cleared Date	Payment Status	Gross Amount	Federal Tax	Medical	Net Amount
11/01/2021	EFT	902500576			\$2,160.74	\$78.57	\$29.00	\$2,053.17
10/01/2021	EFT	902486235			\$2,160.74	\$78.57	\$29.00	\$2,053.17
09/01/2021	EFT	902471938			\$2,160.74	\$78.57	\$29.00	\$2,053.17
08/01/2021	EFT	902457633			\$2,160.74	\$78.57	\$29.00	\$2,053.17
07/01/2021	EFT	902443369			\$2,160.74	\$78.57	\$29.00	\$2,053.17
06/01/2021	EFT	902429126			\$2,160.74	\$78.57	\$29.00	\$2,053.17
05/01/2021	EFT	902414936			\$2,160.74	\$78.57	\$29.00	\$2,053.17
04/01/2021	EFT	902400757			\$2,160.74	\$78.57	\$29.00	\$2,053.17
03/01/2021	EFT	902386643			\$2,160.74	\$78.57	\$29.00	\$2,053.17
02/01/2021	EFT	902372591			\$2,160.74	\$78.57	\$29.00	\$2,053.17

Previous 1 2 3 4 5 ... 8 Next

If you are are an NYCDCC Officers Retirement Plan retiree you will be presented with your Payment History as shown below.

NYCDCC Officers Retirement Plan
Pension Effective 09/01/2010
Benefit Form: 100% Participant & Spouse
Retirement Type: Rule Of 70

YTD Totals for 2021

Gross Amount YTD	\$18,337.66
Federal Withholding YTD	\$0.00
City YTD	\$0.00
State YTD	\$418.44
Medical YTD	\$0.00
Net Amount YTD	\$17,919.22

Show 10 entries [Download CSV](#)

Payment Date	Payment Type	Payment Number	Cleared Date	Payment Status	Gross Amount	Federal Tax	City	State	Medical	Net Amount
11/01/2021	EFT	878252			\$1,667.06	\$0.00	\$0.00	\$38.04	\$0.00	\$1,629.02
10/01/2021	EFT	877856			\$1,667.06	\$0.00	\$0.00	\$38.04	\$0.00	\$1,629.02
09/01/2021	EFT	877456			\$1,667.06	\$0.00	\$0.00	\$38.04	\$0.00	\$1,629.02
08/01/2021	EFT	877057			\$1,667.06	\$0.00	\$0.00	\$38.04	\$0.00	\$1,629.02
07/01/2021	EFT	876661			\$1,667.06	\$0.00	\$0.00	\$38.04	\$0.00	\$1,629.02
06/01/2021	EFT	876262			\$1,667.06	\$0.00	\$0.00	\$38.04	\$0.00	\$1,629.02
05/01/2021	EFT	875862			\$1,667.06	\$0.00	\$0.00	\$38.04	\$0.00	\$1,629.02
04/01/2021	EFT	875471			\$1,667.06	\$0.00	\$0.00	\$38.04	\$0.00	\$1,629.02
03/01/2021	EFT	875076			\$1,667.06	\$0.00	\$0.00	\$38.04	\$0.00	\$1,629.02
02/01/2021	EFT	874686			\$1,667.06	\$0.00	\$0.00	\$38.04	\$0.00	\$1,629.02

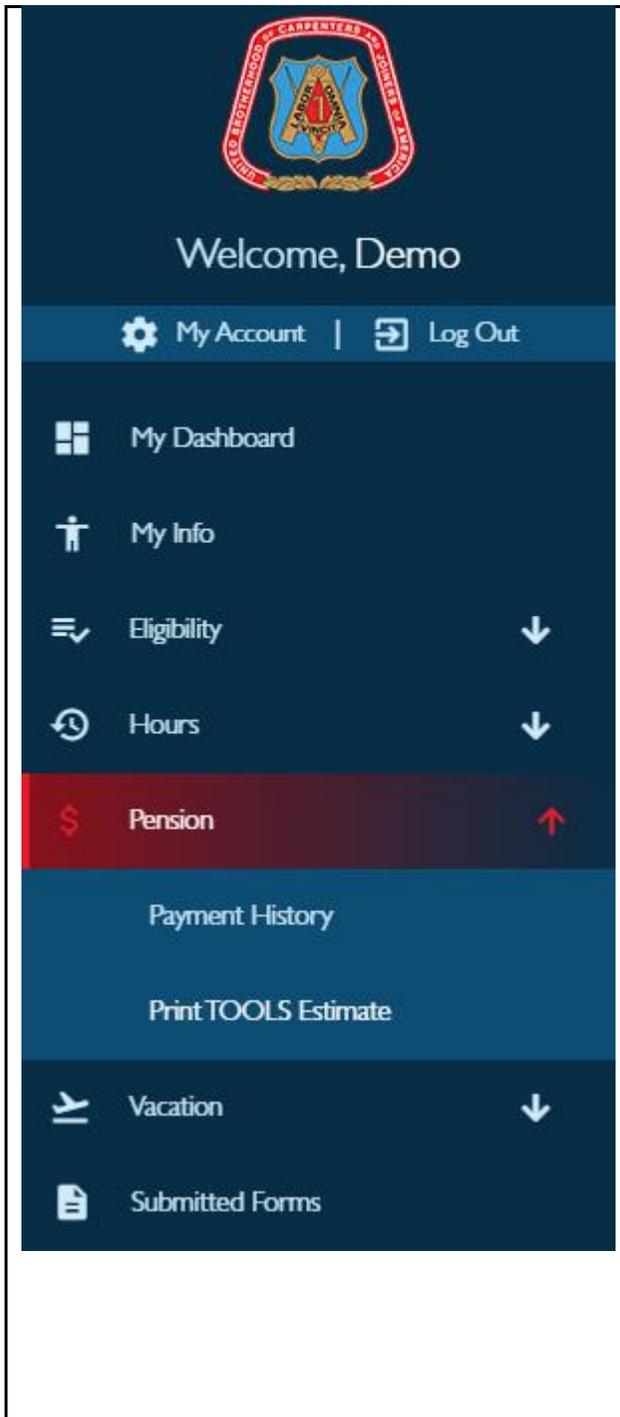
Previous **1** 2 3 4 5 ... 14 Next

Definitions –

- **Payment Date** – The date the payment was made.
- **Payment Type** – The type of payment: EFT or Check.
- **Payment Number** – The number of the payment generated by the system.
- **Cleared Date** – The date the payment was cleared.
- **Payment Status** – The status of the payment.
- **Gross Amount** – The gross amount the pensioner receives per pay period.
- **Federal Tax** – Federal withholding amount.
- **City Tax** – City withholding amount. Limited to NYCDCC Officers Retirement Plan.
- **State Tax** – State withholding amount. Limited to NYCDCC Officers Retirement Plan.
- **Medical** – The amount of the welfare premium deduction.
- **Net Amount** – The net amount the pensioner receives per pay period.

TOOLS Pension Estimate - NYCDCC Benefit Funds

To calculate your NYCDCC Benefit Funds Pension Estimate, please select the “Print TOOLS Estimate” option from the side navigation.



You will see some language regarding the Pension Estimate. You may enter your own projected retirement date to adjust the pension estimate or use the default date and click Submit.

TOOLS Pension Estimate

To obtain a pension estimate using the default pension effective date, click the Submit button below.

You may optionally enter your own projected pension effective date below to adjust your pension estimate accordingly.

Please note that the projected effective date entered must be the first day of a month and cannot be prior to today's date.

If you choose to use the default pension effective date, the following explains how that date is determined:

- If you are a pensioner, the default pension effective date equals your pension effective date
- If you are under age 55, the default pension effective date equals the first day of the month following your 55th birthday
- If you are over age 55 but under age 65, the default pension effective date equals the first day of the month following your 65th birthday
- If you are over age 65, the default pension effective date equals the first day of the month following today's date

Projected Date of Retirement

06/01/2025 

All pension estimates are for informational use only and do not guarantee the benefits, correctness of information or full range of options that could be available at the time of retirement. Credits listed have not been approved and are subject to modification and/or approval by the Board of Trustees at the time that a formal application for Pension is reviewed.

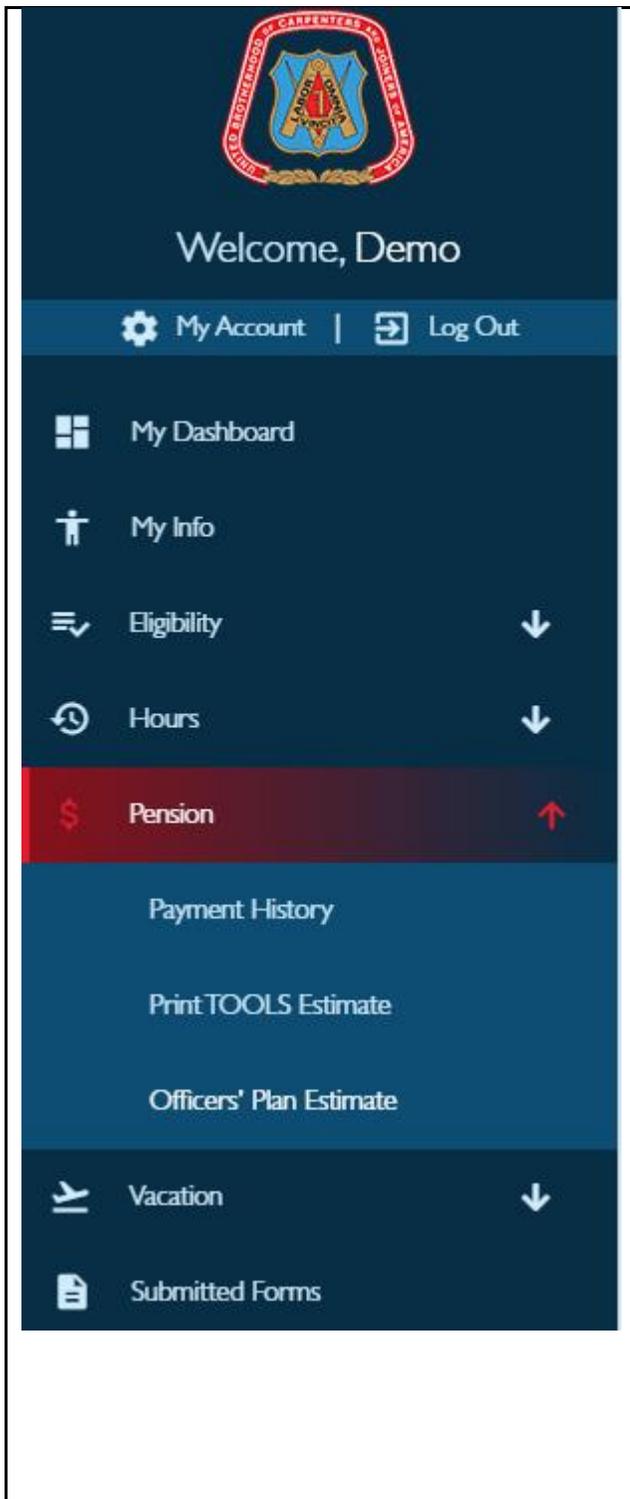
[Submit](#)

Pension Estimate is a feature that instantly calculates and displays all applicable and eligible Pension benefit information for a given Participant based on the effective date entered.

All pension estimates are for informational use only and do not guarantee the benefits, correctness of information or full range of options that could be available at the time of retirement. Credits listed have not been approved and are subject to modification and/or approval by the Board of Trustees at the time that a formal application for Pension is reviewed.

Officers' Plan Pension Estimate - NYCDCC Officers Retirement Plan

To calculate your NYCDCC Officers Retirement Plan Pension Estimate, please select the “Officers' Plan Estimate” option from the side navigation.



You will see some language regarding the Officers' Plan Pension Estimate. You may enter your own projected retirement date to adjust the pension estimate or use the default date and click Submit. You also have the option to project months.

Officers' Plan Pension Estimate

To obtain your Officers' Plan Pension estimate using default retirement information, click the Submit button below.
You may optionally enter your own projected effective date of retirement to adjust your pension estimate accordingly.

If you choose to use your default date, the following explains how that date is determined:

- If you are a pensioner, the default date equals your pension effective date
- If you are under 55 with 15 vesting credits, the default date equals the first day of the month following your 55th birthday
- If you are over 55 but under 62 and have less than 15 vesting credits, the default date equals the first day of the month following your 62nd birthday
- If you are an active employee over age 50, whose age plus vesting credits equal 70, the default date is the first of the first day of the month following today's date
- If you are over 65, the default date equals the first day of the month following today's date

 You are not vested

Projected Date of Retirement

11/01/2030



Project Months?

- No
 Yes

All pension estimates are for informational use only and do not guarantee the benefits, correctness of information or full range of options that could be available at the time of retirement. Credits listed have not been approved and are subject to modification and/or approval by the Board of Trustees at the time that a formal application for Pension is reviewed.

Submit

After selecting the option to project months, you may enter the number of months you project you will continue working. Click “Apply Maximum” to automatically apply the maximum number of months for each year. Click “Clear” to automatically enter “0” months for each year.

Project Months?

No
 Yes

Project Months

Enter the number of months you project you will continue working.

Apply Maximum **Clear**

2021	0	2022	0	2023	0
2024	0	2025	0	2026	0
2027	0	2028	0	2029	0
2030	0				

Max: 10

All pension estimates are for informational use only and do not guarantee the benefits, correctness of information or full range of options that could be available at the time of retirement. Credits listed have not been approved and are subject to modification and/or approval by the Board of Trustees at the time that a formal application for Pension is reviewed.

Submit

Pension Estimate is a feature that instantly calculates and displays all applicable and eligible Pension benefit information for a given Participant based on the effective date entered.

All pension estimates are for informational use only and do not guarantee the benefits, correctness of information or full range of options that could be available at the time of retirement. Credits listed have not been approved and are subject to modification and/or approval by the Board of Trustees at the time that a formal application for Pension is reviewed.

Once you submit the Pension Estimate you will be presented with a Pension Estimate PDF in a new window of your web browser.

APRIL 7, 2022
PAGE NUMBER 1

UNIQUE MEMBER ID :
DATE OF BIRTH :

Dear Participant:

This statement shows the Pension Credit you have accrued in the United Brotherhood of Carpenters Pension Fund. Please review this information and notify the Pension Fund office if you have any questions.

PLAN YEAR	MONTHS WORKED	WAGES EARNED	SERVICE CREDITS	TOTAL S. CREDIT	VESTING CREDITS	TOTAL V. CREDIT
ADJ			.333	.333	0.333	0.333
1988	2	2,625.00	.166	.499	0.166	0.499
1989	12	17,280.00	1.000	1.499	1.000	1.499
1990	12	18,327.00	1.000	2.499	1.000	2.499
1991	12	20,564.00	1.000	3.499	1.000	3.499
1992	12	24,448.00	1.000	4.499	1.000	4.499
1993	12	28,484.00	1.000	5.499	1.000	5.499
1994	12	37,694.00	1.000	6.499	1.000	6.499
1995	12	42,831.00	1.000	7.499	1.000	7.499
1996	12	45,702.00	1.000	8.499	1.000	8.499
1997	12	46,479.00	1.000	9.499	1.000	9.499
1998	12	46,141.00	1.000	10.499	1.000	10.499
1999	12	55,170.00	1.000	11.499	1.000	11.499
2000	12	59,641.00	1.000	12.499	1.000	12.499
2001	12	91,312.00	1.000	13.499	1.000	13.499
2002	12	85,193.00	1.000	14.499	1.000	14.499
2003	12	84,079.00	1.000	15.499	1.000	15.499
2004	12	84,595.00	1.000	16.499	1.000	16.499
2005	12	88,356.00	1.000	17.499	1.000	17.499
2006	12	92,594.00	1.000	18.499	1.000	18.499
2007	12	96,965.00	1.000	19.499	1.000	19.499
2008	12	104,561.00	1.000	20.499	1.000	20.499
2009	12	107,682.00	1.000	21.499	1.000	21.499
2010	12	115,024.00	1.000	22.499	1.000	22.499
2011	12	109,627.00	1.000	23.499	1.000	23.499
2012	12	121,013.00	1.000	24.499	1.000	24.499
2013	6	61,469.00	.500	24.999	1.000	25.499
2014		.00	.000	24.999	1.000	26.499

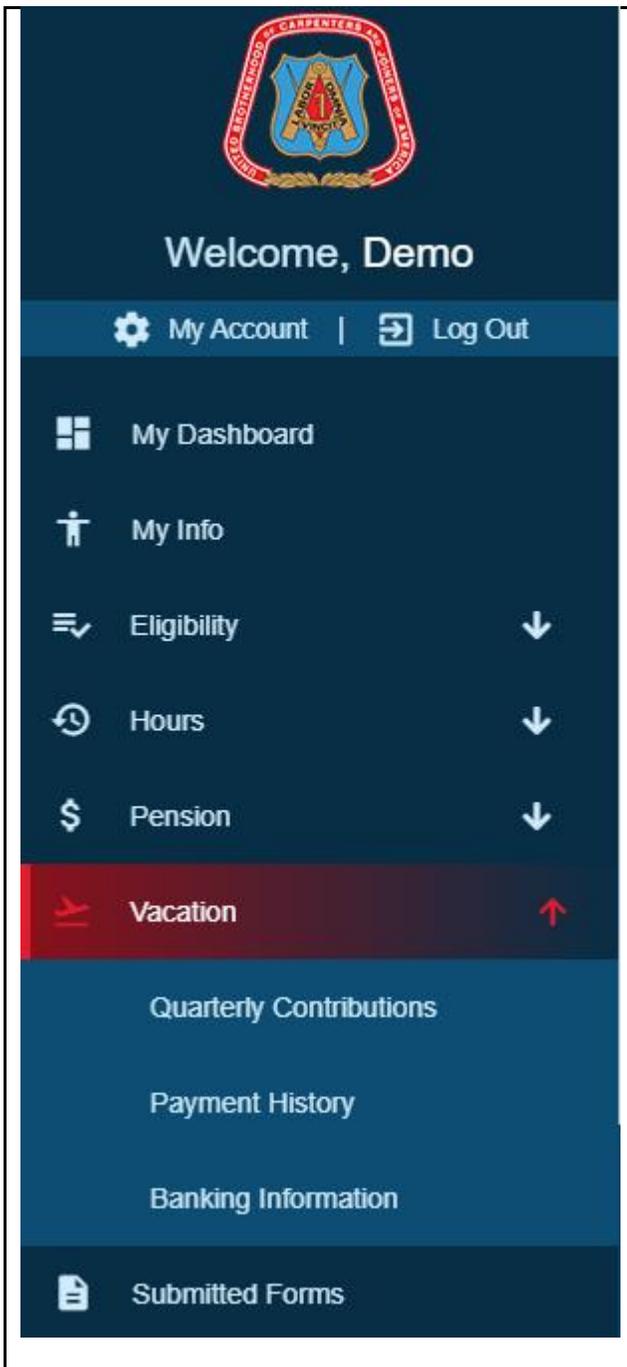
VESTED

The above statement is for information only, and does not guarantee the benefits or correctness of information or full range of options that could be available at the time of retirement. Credits listed have not been approved and are subject to modification and/or approval by the Board of Trustees at the time a formal application for Pension is reviewed.

Definitions –

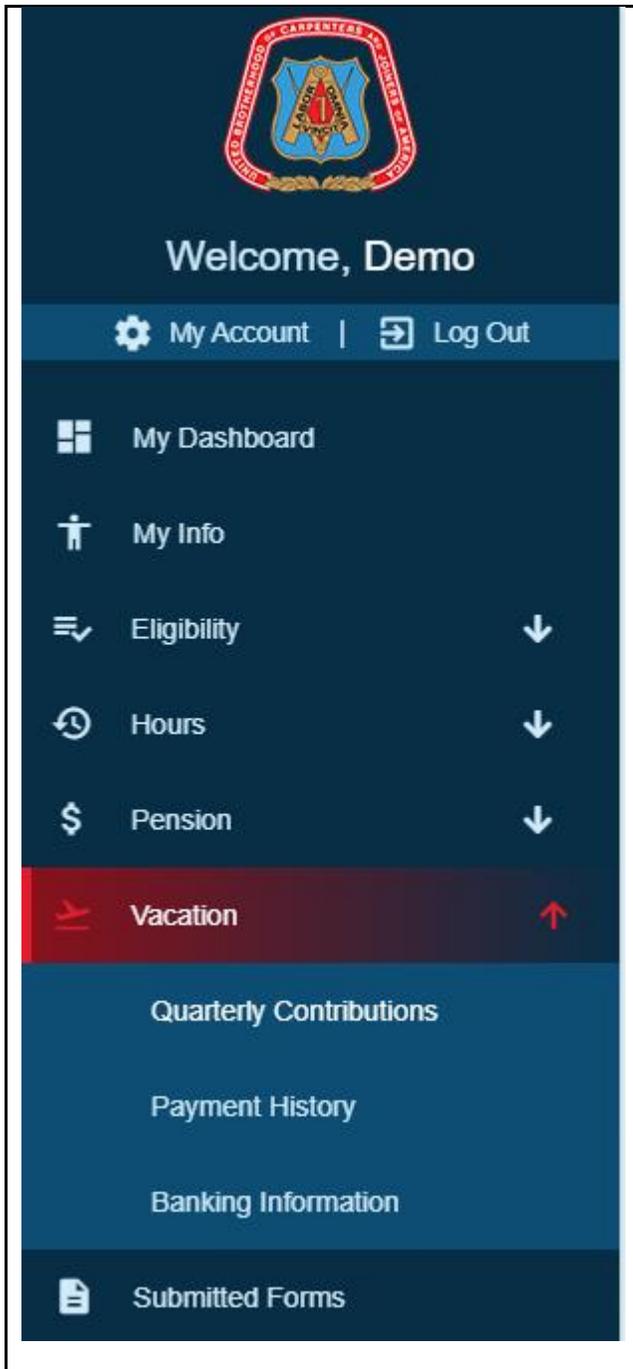
- **Plan Year** – The specified year of the plan
- **Months Worked** – The amount of months worked in the specified plan year
- **Wages Earned** – The wages earned for the pension fund for that plan year
- **Service Cred/Totals** – The total amount of service credits earned in that plan year and the total amount of service credits that have been earned to date
- **Vesting Cred/Totals** – The total amount of vesting credits earned in the plan year and the total amount of vesting credits that have been earned to date

Vacation Menu



Quarterly Contributions

If you wish to view your Quarterly Contributions for the current and next quarter, you may do so by selecting “Quarterly Contributions” from the side navigation.



You will be presented a listing of all of your Quarterly Contributions. The quarterly hours are the amount of hours eligible for distribution in the distribution period.

Quarterly Vacation Contributions

Next Quarter
This information is based on current data as of 11/19/2021 13:41 PM and subject to change.

Show 10 entries Download CSV Search ...

Period Ending	Employer	Regular Hours	Rate	Billed
10/01/2021	My Employer	24.50	8.7500	\$214.38
12/31/2021	My Employer	58.00	8.7500	\$507.50
82.50 (82.50 total)				\$721.88 (\$721.88 total)

Previous 1 Next

Current Quarter
This information is based on current data as of 11/19/2021 13:41 PM and subject to change.

Show 10 entries Download CSV Search ...

Period Ending	Employer	Regular Hours	Rate	Billed
07/01/2021	My Employer	24.50	8.7500	\$214.38
09/30/2021	My Employer	58.00	8.7500	\$507.50
82.50 (82.50 total)				\$721.88 (\$721.88 total)

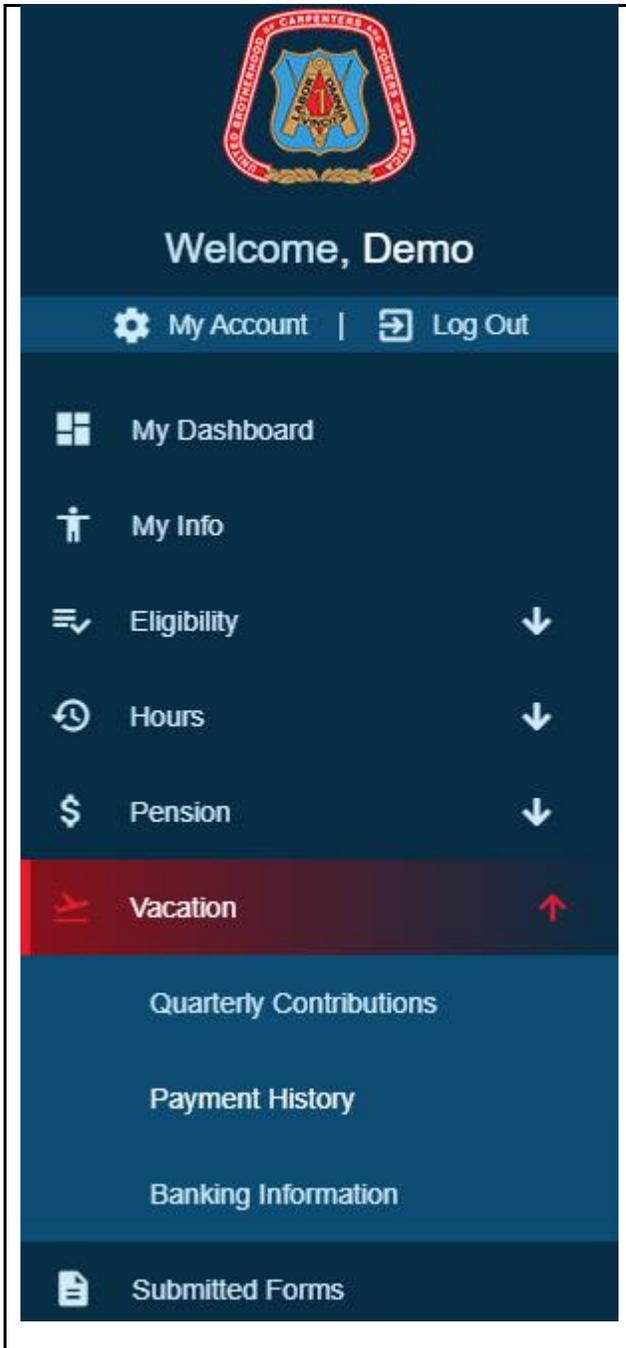
Previous 1 Next

Definitions –

- **Period Ending** - The ending date of the quarter represented by the contribution
- **Employer** – The employer that is associated with the contribution
- **Regular Hours** – The regular hours worked
- **Rate** – Rate of the hours worked
- **Billed** – The contribution amount that has been billed

Vacation Payment History

To view your Vacation Balance, please select the “Payment History” option from the side navigation.



You will then be presented with the Vacation Payments History page. It consists of the Paid Date, Period Ending Date, Payable Number, Check Number, Status, Hours, Gross, and Net of each payable.

Vacation Payments History

This information is based on current data as of 11/19/2021 10:06 AM and subject to change.

Show **10** entries [Download CSV](#)
Search ...

Paid Date	Period Ending	Payable #	Check #	Status	Hours	Gross Amt	Net Amt
11/25/2013	09/30/2013	8020421	3375710	Cleared	326.00	\$2314.60	\$2314.60
09/04/2013	06/30/2013	8020420	3361731	Cleared	449.00	\$3187.90	\$3187.90
05/31/2013	03/31/2013	8020419	3347830	Cleared	458.00	\$3251.80	\$3251.80
03/01/2013	12/31/2012	8020418	3333725	Cleared	408.00	\$2896.80	\$2896.80
11/27/2012	09/30/2012	8020417	3319350	Cleared	477.00	\$3386.70	\$3386.70
08/30/2012	06/30/2012	8020416	3304537	Cleared	426.00	\$3024.60	\$3024.60
06/14/2012	03/31/2012	8020415	3289878	Cleared	122.00	\$866.20	\$866.20
03/05/2012	12/31/2011	8020414	3276253	Cleared	381.00	\$2705.10	\$2152.53
11/28/2011	09/30/2011	8020413	3261372	Cleared	157.00	\$1114.70	\$887.01
09/06/2011	06/30/2011	8020412	3247242	Cleared	501.00	\$3557.10	\$2830.51
3,705.00 (21,777.50 total)						\$26,305.50 (\$114,590.50 total)	\$24,798.65 (\$99,669.43 total)

Previous **1** 2 3 4 5 6 7 Next

Definitions –

- **Paid Date** – The paid date of the check, and the Transaction Date of the ACH Transaction.
- **Period Ending** – The ending date of the quarter represented by the payout.
- **Payable Number** – The number of the payable that is auto-assigned by the system
- **Check Number** – The number of the check that is auto-assigned by the system
- **Status** – Populated with a “C”. The “V”, “S” and “R” values are user-entered and will indicate whether the payment was voided, stopped or refunded, respectively.
- **Hours** – Total amount of hours represented in the payout
- **Gross** - This is the Gross Amount of the payment
- **Net** - This is the amount of the payment after deductions

Clicking on any clickable Payable Number will present you with another grid display of contributions associated with the payable number.

Contributions History

(Associated with Payable #8020421)

This information is based on current data as of 11/19/2021 10:10 AM and subject to change.

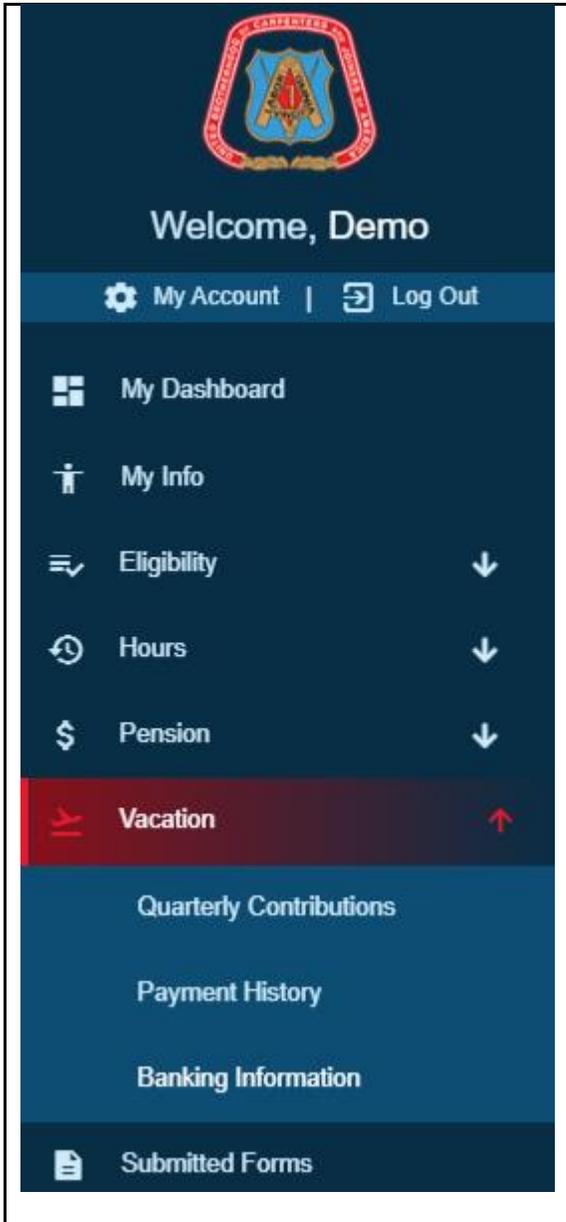
Show 10 entries
Download CSV
Search . . .

Period Ending	Employer	Rate	Regular Hours	Contributions
09/17/2013	My Employer	7.1000	32.00	\$227.20
09/10/2013	My Employer	7.1000	40.00	\$284.00
09/03/2013	My Employer	7.1000	29.00	\$205.90
08/27/2013	My Employer	7.1000	32.00	\$227.20
08/19/2013	My Employer	7.1000	24.00	\$170.40
08/13/2013	My Employer	7.1000	16.00	\$113.60
07/30/2013	My Employer	7.1000	40.00	\$284.00
07/23/2013	My Employer	7.1000	37.00	\$262.70
07/16/2013	My Employer	7.1000	40.00	\$284.00
07/09/2013	My Employer	7.1000	22.00	\$156.20
			312.00 (326.00 total)	\$2,215.20 (\$2,314.60 total)

Previous
1
2
Next

Vacation Banking Information

You may add/edit direct deposit information for vacation payments by selecting “Banking Information” from the side navigation.



You will be directed to the Vacation Benefits Deposit Information page. Fill out every field and click "Submit" to submit the form. Please allow up to two (check cycles for processing.

Vacation Benefits Deposit Information

AUTHORIZATION AGREEMENT FOR AUTOMATED DEPOSITS (CREDITS)

Please allow up to two (2) check cycles for processing

Select Account Type

Choose One ▼

Transit/Routing/ABA Number Verify Transit/Routing/ABA Number

Account Number Verify Account Number

NAME 0123
ADDRESS 01-2345/6789
CITY, STATE ZIP DATE: _____

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

BANK NAME
ADDRESS
CITY, STATE ZIP

FOR _____

⑆0⑆2345678⑆ 0⑆234567890⑆23⑆ 0⑆23

Bank Routing Number Bank Account Number Check Number

I authorize the bank associated with the account information entered above to accept deposits from the Welfare Fund. If necessary, I authorize the Welfare Fund to initiate debit entries and adjustments for any deposits made in error. If any portion of the amount cannot be debited, please debit my next transfer(s).

Submit

NAME 0123
ADDRESS 01-2345/6789
CITY, STATE ZIP DATE: _____

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

BANK NAME
ADDRESS
CITY, STATE ZIP

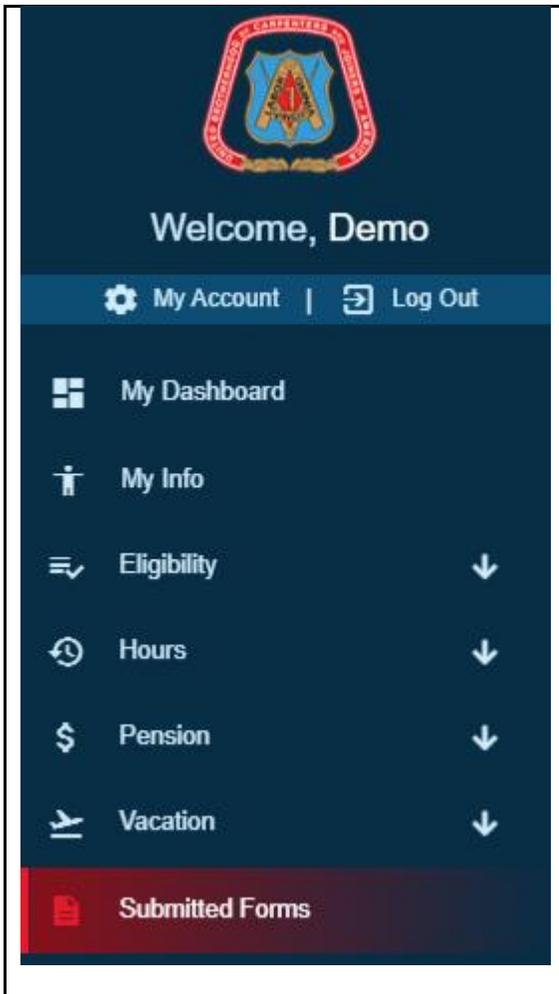
FOR _____

⑆0⑆2345678⑆ 0⑆234567890⑆23⑆ 0⑆23

Bank Routing Number Bank Account Number Check Number

Submitted Forms

You may view submitted direct deposit information for vacation payments by selecting “Submitted Forms History” from the side navigation.



You will be directed to the Submitted Forms History Information page. Click on the Form Number to pull up the submitted form. The six-digit Confirmation Number is a helpful reference to the Fund Office if you have any questions about your submitted form.

Submitted Forms History

This information is based on current data as of 11/19/2021 11:52 AM and subject to change.

Click a Form Number below to view the details of your submitted form.

Show 25 entries Search:

Form Number	Form Type	Date Submitted	Time Submitted	Confirmation Number	Form Status
20630	Direct Deposit	11/19/2021	11:50 AM	002785	Updated

Showing 1 to 1 of 1 entries Previous 1 Next

Submitted Forms History

This information is based on current data as of 11/19/2021 11:52 AM and subject to change.

Direct Deposit Submission

Form #20630
Confirmation #002785

Status: ✓ Updated

Form Number

20630

Submitted Changes

11/19/2021 11:50 AM

Account Type:	Checking
Account Number:	XXXXXXXXXX0123
Routing Number (Transit/ABA):	0123 / 4567

Confirmation Number

002785

Form Status

Updated

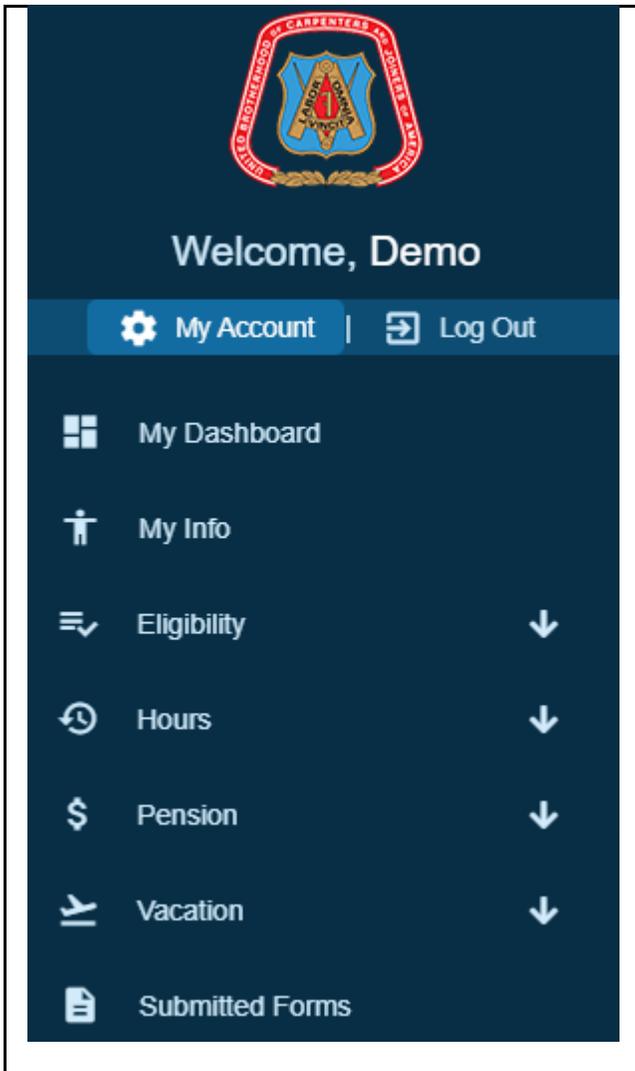
Showing 1 to 1 of 1 entries Previous 1 Next

Print

Close

Account Settings

If you wish to change your email address (only used to retrieve your password), password, or security question you may select “My Account” from the side navigation.



You will be presented a page where you can change any information as mentioned above. In order to change any information on this page, you must enter in your current password.

Account Settings - Collapsed

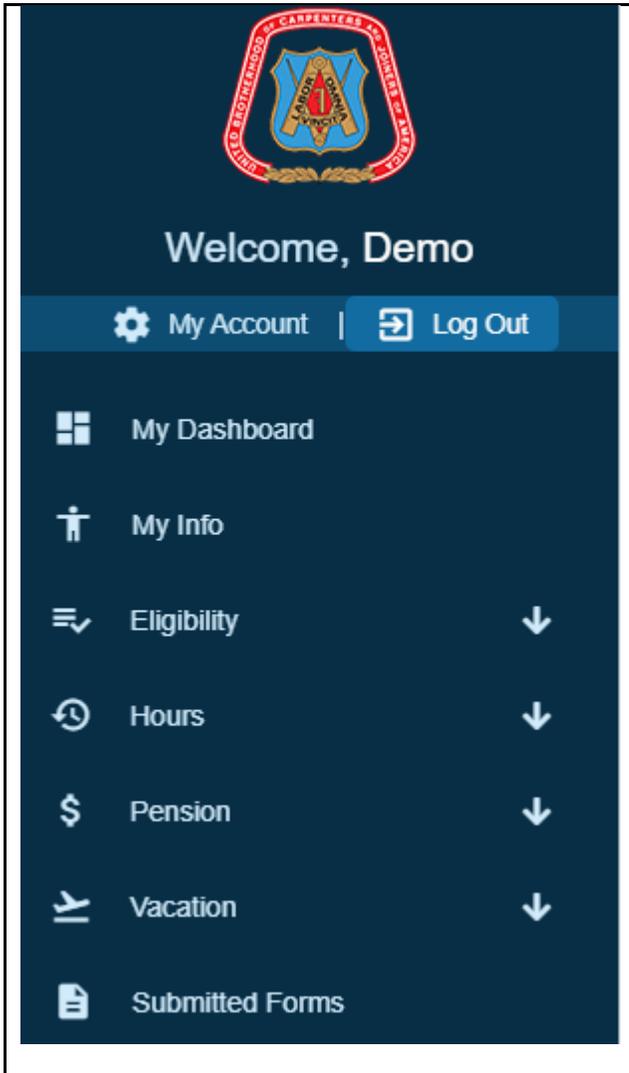
Account Settings		
Email Address:	DE**@NYCCBF.ORG	[Change]
Password:	*****	[Change]
Security Question & Answer:	What is your first pet's name?	[Change]

Account Settings - Expanded after clicking [Change]

Account Settings		
Email Address: E-mail Address:		
DEMO@NYCCBF.ORG	Confirm E-mail Address:	
<small>Please provide your e-mail address</small>	<small>To ensure accuracy, please confirm your e-mail address</small>	
Current Password		
Current password is required to make changes.		
Cancel		Save
Password:	*****	[Change]
Security Question & Answer:	What is your first pet's name?	[Change]

Logging Out

When you have completed all processing on the website, it is important to remember to log out. To do this, please click on the “Log Out” link from the side navigation.



Questions and Comments

If you have any questions or comments regarding the website, please contact the NYCDCC Benefit Funds Member Services at 212-366-7373, available Monday-Friday from 8AM – 5PM.

Copy of the Terms of Use

Please read this User Agreement carefully before you use the New York City District Council of Carpenters Benefit Funds' ("NYCDCC Funds" or "We") member portal ("I-Site"), accessible from the URL www.nycdbf.com. By using I-Site you indicate that you understand, accept and agree to comply with every term and condition of this User Agreement. This User Agreement is a binding agreement between you and NYCDCC Funds. It governs your access and use of I-Site, which includes any information, data, tools, products, services and other content available on or through I-Site (together, "Content").

1. We grant you a limited right to use the Site.

- You may use the Site only for your personal use and only in accordance with this User Agreement and the Plan and/or Trust Agreement. In the event of a conflict between the terms of this User Agreement and the terms of the Plan and/or Trust Agreement, the terms of the Plan and/or Trust Agreement will govern.
- Your right to use the Site is subject to your agreement to abide by this User Agreement in its entirety, as well as any other rules, procedures, policies, terms or conditions that govern all or any portion of the Site.
- At any time and for any reason we may revoke your right to use the Site or any portion of the Site.
- You may not transfer your right to use the Site.
- You may not violate or attempt to violate the security of the Site.

2. Some Content is owned by third parties; the rest of the Site is owned by Carpenters.

- The Site is protected by copyrights, patents, database rights, trademarks, servicemarks and by other intellectual property and proprietary rights that are owned by Carpenters, its affiliates and third parties.
- Some Content is provided by third parties. Each third party provider of Content maintains all copyrights, patents, database rights, trademarks, servicemarks and any other intellectual property and proprietary rights that it may have in any Content.
- You may not decompile, decompose, reverse engineer, disassemble or otherwise reduce all or any portion of the Site to a form recognizable by humans.
- You may not modify, adapt, translate, rent, sublicense, assign, loan, resell for profit or distribute all or any portion of the Site.
- You may not publish, broadcast, retransmit, reproduce, commercially exploit, create any derivative of or otherwise disseminate all or any portion of the Site except as explicitly permitted in this User Agreement.
- You may print copies of any accessible portion or portions of the Site only for your own personal use. You may discuss information that you learn from the Site with your financial, legal or tax advisors, and others with whom you share investment decisions.
- You may not remove any copyright, trademark or other proprietary notice or legend contained on (or printed from) the Site.
- Carpenters, nycdbf.com and other names and indicia of Carpenters are trademarks or service marks exclusively owned by Carpenters. Other product and company names appearing on the Site may be trademarks of their respective owners.

3. There are various risks you assume in using the Site. We make no guarantees, promises or assurances regarding the Site or any Content.

- The Site may not meet your specific needs.

- Some Content requires you to input data, and may not function effectively if you input inaccurate data. Information generated by the Content may vary based on the data that you input.
- We make reasonable efforts to provide accurate Content on the Site. However, some Content and some of the assumptions, formulas, algorithms and other data that impact the Content may be inaccurate, outdated or otherwise inappropriate.
- Some Content and some of the data used in the Content come from third parties. We believe that these third parties are reliable but we are not responsible for any third party information.
- We make reasonable efforts to provide up-to-date Content, but at times we may not promptly update or correct the Site even if we are aware that it is inaccurate, outdated or otherwise inappropriate.
- We may change any portion of the Site at any time without notice to you.
- CARPENTERS IS NOT LIABLE FOR ANY DAMAGE OR INJURY CAUSED BY THESE OR OTHER RISKS.

4. We are not liable for any technological problems and any impact that they may have.

- All or any portion of the Site may not be available and may not function properly at any time.
- We make reasonable efforts to avoid technological problems, but at any time the Site may have and may cause technical problems such as viruses, trojan horses, worms, time bombs and other damaging computer programming routines or engines.
- We take reasonable security precautions when using the Internet, telephone or other means to transport data or other communications, but we disclaim liability for any interception of data or communications.
- We make reasonable efforts to ensure that the Site is secure but we cannot guarantee the security of the Site.
- We are not liable for any damage or injury caused by the performance or failure of performance of all or any portion of the Site.

5. You have various responsibilities when using the Site.

- You represent and warrant that: - you have full authority and all rights necessary to enter into and fully perform all of your obligations pursuant to this User Agreement;
 - you have not and you will not enter into any agreement or perform any act which might contravene the purposes and/or effects of this User Agreement; and
 - you will not delete any Content on the Site.
- YOU AGREE THAT WE ARE NOT LIABLE FOR ANY ACTION YOU TAKE OR ANY DECISION YOU MAKE IN RELIANCE ON ANY CONTENT.

6. If we provide you with a password, you must keep it confidential.

- You will receive a password to access certain restricted areas of the Site, such as to review account information.
- You are solely responsible for maintaining the confidentiality and security of your password. You may not disclose your password to any third party.
- You accept full responsibility for any use of your password.
- You must notify Carpenters immediately of any actual or suspected loss, theft or unauthorized use of your password or of your account.
- We are not obligated to inquire as to the authority or propriety of any use of or action taken under your password. We will not be responsible for any loss to you that arises from such use or action or from your failure to comply with these provisions.

7. We are not responsible for information on any third party web site that is accessible from or is connected by hyperlink to the Site.

- If you access any third party web site through the Site or otherwise, you do so at your own risk.

- Hyperlinks to or from the Site do not constitute third party endorsement, sponsorship or affiliation of, with or by us.

8. We have the right to monitor and record activity on the Site and respond as we deem appropriate.

- We may monitor and record activity on the Site for any reason or for no reason.
- We may investigate any complaint or reported violation of our policies.
- We may report any activity that we suspect may violate any law or regulation to regulators, law enforcement officials or other persons or entities that we deem appropriate.
- We may issue warnings, suspend or terminate use of the Site, deny access to all or part of the Site or take any other action that we deem appropriate.

9. We do not give individualized investment recommendations or accounting, tax or legal advice on or through the Site.

- All Content is for informational purposes only.
- Nothing on the Site is intended to be, and you should not consider anything on the Site to be, a recommendation that you purchase, sell or hold any security or other investment or that you pursue any investment style or strategy, an offer to buy or sell securities, an individualized investment recommendation or accounting, tax or legal advice.
- Carpenters does not provide accounting, tax or legal advice and our employees are not authorized to give such advice. You should consult with your own advisors, accountants or attorneys regarding your individual circumstances and needs.

10. WE DISCLAIM ALL WARRANTIES WITH RESPECT TO THE SITE AND THE CONTENT THAT THE LAW ALLOWS US TO DISCLAIM.

- THE SITE AND THE CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE."
- WE DISCLAIM ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, OF ANY KIND WITH RESPECT TO THE SITE AND THE CONTENT INCLUDING WARRANTIES OF - MERCHANTABILITY,
 - FITNESS FOR A PARTICULAR PURPOSE AND
 - NON-INFRINGEMENT OF INTELLECTUAL PROPERTY AND PROPRIETARY RIGHTS.
- WITHOUT LIMITING OUR GENERAL DISCLAIMER, WE DO NOT WARRANT THE AVAILABILITY, ACCURACY, COMPLETENESS, TIMELINESS, FUNCTIONALITY, RELIABILITY, SEQUENCING OR SPEED OF DELIVERY OF THE SITE OR THE CONTENT.

11. OUR LIABILITY WITH RESPECT TO THE SITE AND THE CONTENT IS LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

- IN NO EVENT WILL WE OR ANY OF OUR AFFILIATES, AGENTS OR EMPLOYEES BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE OR CONSEQUENTIAL DAMAGES HOWEVER CAUSED ARISING OUT OF THIS USER AGREEMENT, THE SITE, THE CONTENT, THE INABILITY TO USE THE SITE OR THE CONTENT OR TRANSACTIONS ENTERED INTO THROUGH THE SITE.
- OUR LIABILITY IS LIMITED EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF THE DAMAGES THAT YOU SUFFER OR IF ANY REMEDY YOU DO HAVE FAILS OF ITS ESSENTIAL PURPOSE.
- UNDER ALL CIRCUMSTANCES, THE MAXIMUM LIABILITY OF CARPENTERS, ITS AGENTS AND EMPLOYEES TO ANY USER OF THE SITE WITH RESPECT TO THE SITE AND THE CONTENT IS \$100.
- THIS DISCLAIMER OF LIABILITY APPLIES TO ANY AND ALL DAMAGES OR INJURY, INCLUDING THOSE CAUSED BY ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DELETION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS, COMMUNICATION LINE FAILURE, THEFT, DESTRUCTION, OR UNAUTHORIZED ACCESS TO, ALTERATION OF, OR USE OF ANY

ASSET, WHETHER FOR BREACH OF CONTRACT, TORTIOUS BEHAVIOR, NEGLIGENCE OR UNDER ANY OTHER CAUSE OF ACTION.

- THE TERMS OF THIS USER AGREEMENT ARE NOT INTENDED TO CONFLICT WITH OR SUPERCEDE THOSE OF THE PLAN AND/OR TRUST AGREEMENT OR ANY OTHER AGREEMENT BETWEEN YOU AND CARPENTERS. THIS USER AGREEMENT SHALL RUN CONCURRENTLY WITH ANY SUCH OTHER AGREEMENTS WITH RESPECT TO THE SUBJECT MATTER CONTAINED IN EACH.

12. You will be responsible for any liability we have that arises out of your breach of this User Agreement or your use of the Site.

- You agree to indemnify, defend and hold harmless Carpenters and its affiliates, agents, employees and third party sources from and against any and all suits, losses, claims, demands, liabilities, damages, costs and expenses (including reasonable attorneys' fees) that arise from or relate to - your use of the Site,
 - your breach of this User Agreement or any representation, warranty or covenant made by you in this User Agreement, or
 - your violation of any applicable law, statute, ordinance, regulation or of any third party's rights.
- Carpenters and its affiliates have the right but not the obligation to participate in any defense or settlement. If Carpenters or one or more of its affiliates chooses to participate, each party must pay for its own attorneys' fees. This obligation survives the termination of this User Agreement.

13. This User Agreement is Governed by the Substantive Provisions of New York State Law.

- This User Agreement will be deemed to have been made in the State of New York.
- This User Agreement will be construed in accordance with the laws of the State of New York without giving effect to conflicts of law principles.

14. You will be bound by revised versions of this User Agreement that we post on the Site or send to you.

- We may modify the terms of this User Agreement or any of the policies or guidelines governing the Site, at any time and in our sole discretion.
- We will post the modified User Agreement on the Site. We may also provide written notice to you through electronic or postal mail.
- The modifications will be effective immediately upon posting unless we indicate otherwise.
- Your use of the Site indicates your full acceptance of this User Agreement in its then-current form each time you use the Site.

15. You are bound by certain other general conditions.

- We may assign this User Agreement in whole or in part at any time without your consent. You may not assign this User Agreement or delegate any of your obligations under this User Agreement. Any purported assignment of this User Agreement in violation of its terms is void.
- If any provision of this User Agreement is found invalid or unenforceable, that provision shall be enforced to the maximum extent possible and the remaining provisions of the User Agreement shall remain in full force and effect.

16. We respect your privacy.

- Personal nonpublic information that we gather from you will be governed by our Privacy Policy.