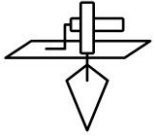


CEMENT MASONS PENSION TRUST FUND FOR NORTHERN CALIFORNIA
Procedures to Determine the Qualified Status of
Domestic Relations Orders and to
Administer Distributions Under Such Orders

Pursuant to Section 206 (d) of ERISA as amended by the Retirement Equity Act of 1984, the Board of Trustees of the Cement Masons Pension Trust Fund for Northern California has adopted the following procedures to determine the qualified status of domestic relations orders and to administer distributions under such qualified orders:

1. In accordance with Section 1(c) of Article IV of the Trust Agreement, the Secretary of the Board of Trustees is designated to carry out the responsibilities of the Plan administrator specified in ERISA Section 206 (d) as amended.
2. Upon receipt of a domestic relations order, the Secretary shall promptly notify the Participant, the Alternate Payee named in the order and any other Alternate Payee of the receipt by the Plan of the order and the Plan's procedures for determining the qualified status of domestic relations orders. Such notice shall be sent by certified mail, return receipt requested, to each such person at the address included in the order, or if such no address is included, at any address the Secretary has reason to know independently of the order.
3. If the order is not based upon a stipulation, property settlement agreement or other evidence of concurrence in the order by the Participant, or an attorney on the Participant's behalf, a copy of the order shall be attached to the notice and the notice shall;
 - .. (a) Request the Participant or other Alternate Payee, if any, to advise the Secretary in writing within 60 days after receipt of the notice whether or not he or she disputes the qualified status of the order;
 - .. (b) Notify the Participant or other Alternate Payee, if any, that unless the Secretary is advised within such period that he or she disputes the qualified status of the order, and of specific reasons for such dispute, such status will be deemed admitted.
4. The notice to the Alternate Payee named in the order shall advise her or him that she or he may designate in writing a representative for receipt of notices that are sent to such Alternate Payee with respect to the order.
5. In any case covered by paragraphs 2 and 3, the Secretary may dispense with the procedures provided in those paragraphs if he is furnished with a statement signed by the Participant under penalty of perjury under the laws of the State of California certifying that the Participant has received a copy of the domestic relations order, that he has read and understands the provisions of the order relating to the Pension Plan maintained by the Fund and that he does not dispute the qualified status of the order under ERISA Section 206 (d) as amended. The Secretary may also accept the certificate of the Participant as supplying for the purposes of the order the address of the Participant and the Alternate Payee named in the order, if one or both of such addresses are omitted from the order, and in such circumstances the similarly executed certificate of such Alternate Payee as supplying the address of the Alternate Payee for the purposes of the order.
6. The Secretary shall promptly send copies of such notice or such statement, as the case may be, the order and any correspondence in connection therewith, a statement of the Accumulated Credited Service and Benefit Units of the Participant and any other documents bearing on the qualified status of the order to co-legal counsel for the Fund for review and opinion as to such qualified status.
7. After receipt of the order, the Secretary shall segregate in a separate account or in an escrow account any amount thereafter coming due which would have been payable to the Alternate Payee named in the order during the period of such segregation if the order had been determined to be a qualified domestic relations order. The segregated amount shall bear interest to the extent and at the rate provided under the rules and regulations applicable to the account.



**Procedures to Determine the Qualified Status of
Domestic Relations Orders and to
Administer Distributions Under Such Orders**

8. After receiving the opinion of co-legal counsel and considering any responses of the Participant or other Alternate Payee to a notice given pursuant to paragraphs 2 and 3 above, the Secretary shall determine whether or not the order is a qualified domestic relations order as defined in ERISA Section 206 (d) as amended.
9. If the order is determined to be a qualified order, and if the Participant has furnished a statement pursuant to paragraph 5 or the Participant and any other Alternate Payee have advised the Secretary in writing that qualified status is not disputed, or have failed to respond to a notice given pursuant to paragraph 2 within the time limit specified in paragraph 3, the Secretary shall pay the segregated amounts (plus any interest thereon) to the person or persons entitled thereto.
10. If the order is determined to be a qualified order, and if the Secretary has been advised in writing within the time limit specified in paragraph 3 that the Participant or other Alternate Payee disputes such qualified status, the Secretary shall notify the person claiming that the order is not qualified of his determination and of the specific reasons therefor, and shall advise such person of his right to petition the Board for a review of such determination pursuant to Section 9.04 of the Pension Plan within 60 days after receipt of such notice. The Secretary shall continue to segregate the amounts designated in said order as payable to the Alternate Payee pending the resolution of the issue as to whether the order is a qualified order, or the expiration of 18 months from the receipt of the order by the Plan, whichever first occurs.
11. If the order is determined not to be a qualified order, the Secretary shall promptly notify the Participant, the Alternate Payee named in the order and any other Alternate Payee of such determination. The notice shall set forth in a manner calculated to be understood by the recipient (a) the specific reason or reasons for the determination; (b) specific reference to pertinent provisions of the law or of the Plan on which the determination is based; and (c) a description of any additional material, information or action necessary to enable the Alternate Payee named in the order to perfect the qualified status of the order and any explanation of why such material, information or action is necessary, and shall advise that if the Alternate Payee named in the order does not furnish the material or information or take the action necessary to perfect the order within 60 days after receipt of the notice, or within such reasonable period thereafter as the Secretary may allow, the Secretary shall pay the segregated amount (plus any interest thereon) to the person or persons who would have been entitled to such amounts if there had been no order.
12. After expiration of the period of time allowed for perfection of the order, or after expiration of 18 months from the receipt of the order by the Plan, whichever first occurs, the Secretary shall pay the segregated amount (plus any interest thereon) to the person or persons who would have been entitled to such amounts if there had been no such order.
13. Any payment made pursuant to these procedures shall be without prejudice to the right of the Secretary or the Board to segregate or withhold payments coming due subsequent to such payment if such action is determined by the Secretary or the Board to be necessary to protect the interests of the Fund.
14. The Secretary shall treat a domestic relations order entered before January 1, 1985 as a qualified domestic relations order if the Plan was paying benefits pursuant to such order on that date. After following the procedures specified above, the Secretary may treat any other domestic relations order entered prior to January 1, 1985 as a qualified domestic relations order even if such order does not meet the requirements of ERISA Section 206 (d) as amended.
15. The objective of these procedures is to minimize the costs and delay involved in implementing the provisions of Section 206 (d), consistent with the requirements of Part 4 of ERISA, and the Secretary and co-legal counsel are authorized to supplement or modify the procedures to accomplish this objective.