



# **AMERICAN MARITIME OFFICERS PLANS**

MEDICAL – PENSION – MONEY PURCHASE BENEFIT – VACATION – SAFETY & EDUCATION – 401(K)

2 West Dixie Highway, Dania Beach, FL 33004 – 4312  
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Fax (954) 926-7262

TO: Participants in the AMO Pension Plan

FROM: Board of Trustees

DATE: September 30, 2009

RE: Freeze of Pension Accruals

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Please be advised that the Board of Trustees of the AMO Pension Plan agreed to amend the Rules and Regulations of the AMO Pension Plan and the Agreement and Declaration of Trust were amended to freeze benefit accruals under the Pension Plan as of December 31, 2009. Therefore, effective January 1, 2010 participants will not accrue any additional benefits under the Plan, and service with a contributing employer will only be credited toward vesting of benefits, and in certain cases, eligibility for benefits.

This means that regardless of the number of days you work in 2010, or thereafter, the pension benefit you have accrued as of December 31, 2009 will not increase. If you are not vested in the benefit you have accrued to date, your employment with a contributing employer will continue to count for purposes of your obtaining a right to a vested benefit. In addition, service with a contributing employer may count for purposes of eligibility for a benefit to the extent provided under the terms of the Rehabilitation Plan that will be adopted by the Trustees pursuant to the Pension Protection Act.

If you have any questions with respect to the freezing of benefit accruals, or any other matter concerning the Pension Plan, please contact the Plan Office at (800) 348-6515, Ext. 7300.

c: AMO Pension Plan Board of Trustees  
Bargaining Parties