Benefit Services
SERVING LOCAL UNION 725 & MCASF
15800 Pines Blvd, Suite 201, Pembroke Pines, FL 33027
info@725benefits.org | 754.777.7735

SUMMARY PLAN INFORMATION
MCASF LOCAL 725 PENSION TRUST FUND

This notice furnishes summary plan information to employers and employee representatives of multiemployer plans, as required under section 104(d) of the Employee Retirement Income Security Act of 1974 (ERISA). This notice is for the MCASF Local 725 Pension Trust Fund (EIN: 59-6123621, Plan Number: 001) for the plan year that began January 1, 2025 and ended December 31, 2025.

The contribution schedules that are in effect, as of January 1, 2025, are hourly contribution rates that range from $0.35 for certain apprentices to $5.65 for journeymen. In addition to these contribution rates, the Fund also receives contributions through reciprocal agreements under a wide variety of rates. The Plan's benefit formulas are set forth in Article 9 of the Pension Plan Document for the MCASF Local 725 Pension Trust Fund, copies of which are attached to this document. No changes were made to the benefit formulas during the 2025 plan year.

There were eighty-three (83) total employers obligated to contribute to the Plan in 2025. There were five (5) employers contributing more than five percent of the Plan's total contributions for the 2025 plan year: South Florida Trane Services, Debonair Mechanical, Inc., Hill York Service Corporation, Climate Pros, Inc., and Airstron, Inc.

None of the participants of employers or former employers that had withdrawn from the Plan by the beginning of the 2025, 2024, and 2023 plan years, had contributions made on their behalf by such an employer as an employer of the participant.

The Plan was neither in critical status nor endangered status for the 2025 plan year. There were no transfers or mergers of assets or liabilities from another plan into the assets or liabilities of this Plan during the 2025 plan year.

There were no employers that withdrew from the Plan during the preceding (2024) plan year. As such, the aggregate amount of withdrawal liability assessed against such employers was $0.

The Plan did not apply for or receive any amortization extension under Section 304(d) of ERISA or Section 431(d) of the Internal Revenue Code or use the shortfall funding method for Plan year 2025. The Plan did not use the shortfall funding method for the current (2025) plan year.

Recipients of this notice have a right to request a copy of the annual report (i.e., the Form 5500 filed by the Fund with the IRS), summary plan description, or a summary of any material modification of the Plan, upon written request. However, (i) in no case shall a recipient be entitled to receive more than one copy of any such document during a 12-month period, and (ii) the administrator may make a reasonable charge to cover copying, mailing and other costs associated with providing such documents.

To request additional information, you may contact:

Board of Trustees of MCASF Local 725 Pension Trust Fund
c/o MCASF Local Union 725 Service Corporation
15800 Pines Boulevard, Suite 201
Pembroke Pines, Florida 33027
(754) 777-7735