

EAST BAY DRAYAGE DRIVERS SECURITY FUND
Document Retention and Destruction Policy

This Document Retention and Destruction Policy ("Policy") is adopted by East Bay Drayage Drivers Security Fund ("Fund") for the purpose of ensuring appropriate maintenance and preservation of records and the appropriate and secure destruction of obsolete records.

The Board of Trustees directs Delta Health Systems, its third-party administrator (hereinafter "Delta"), to maintain and secure Trust records for at least as many years as indicated on **Attachment A** for the particular record.


Delta is responsible for the ongoing process of identifying records that have met the required retention period and overseeing their destruction. Destruction of documents will be accomplished by shredding and disposal in a secure manner.

Documents that are to be maintained permanently shall be preserved by securing and storing them in a manner that ensures their preservation. Storage of documents in an electronic medium shall comply with ERISA regulation 29 C.F.R. § 2520.107-1 or other applicable regulations concerning the electronic storage of employee welfare benefit plan documents.

The Fund will ensure that Delta has adopted procedures necessary to comply with this Policy. This Policy will be reviewed periodically by Delta and Fund counsel to ensure it is in compliance with new or revised regulations.

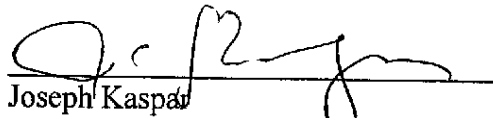
Adopted this 19th day of March, 2009.

On behalf of the Board of Trustees, East Bay Drayage Drivers Security Fund:



Chuck Mack

Co-Chair of the Board of Trustees



Joseph Kaspar

Co-Chair of the Board of Trustees

ATTACHMENT A
DOCUMENT RETENTION AND DESTRUCTION POLICY

TYPE OF RECORD	RETENTION PERIOD*
Actuarial reports	Permanently
Allocation and compliance testing	7 years
Annual financial reports	Permanently
Audit reports	Permanently
Bank deposit slips	7 years
Bank reconciliations	7 years
Bank statements and cancelled checks	7 years
Brokerage/Trustee statements supporting investments	7 years
Checks (paid and cancelled)	7 years
Claims	7 years
Contracts:	
Collective bargaining agreements (after expiration)	7 years
Vendors (after expiration)	7 years
Correspondence:	
Accounting	5 years
General	3 years
IRS and DOL	Permanently
Legal	Permanently
Personnel	7 years
Deeds and titles	Permanently
Depreciation schedules:	
Equipment and furniture	10 years
Real property	Permanently
Department of Labor Filings	Permanently
Dues receipts, reimbursements, etc.	7 Years
Equipment leases (after expiration)	Permanently
Expense reports	7 years
Fidelity bonds	7 years
Fiduciary policies	Permanently
Fixed asset records	10 years
Hours-of-service and vesting determinations	Permanently
Insurance policies (after expiration)	7 years
Investment guidelines	Permanently
Invoices	7 years
IRS qualification documents and determination letter	Permanently
IRS returns:	
Forms 5500	Permanently
Forms 990	Permanently

TYPE OF RECORD	RETENTION PERIOD*
Ledgers and journals:	
Cash receipts and disbursements journal	10 years
Checkbooks	10 years
General ledger	Permanently
Minutes	Permanently
Mortgages	Permanently
Notes payable (after expiration)	7 years
Participant records and communications**	Permanently
Petty cash records	7 years
Securities (brokerage slips)	7 years
Settlement agreements	Permanently
Surety bonds (after termination)	7 years
Tax records (worksheets, statements, and reports)	10 years
Trust agreements and amendments	Permanently
Trustee appointments, acceptance & resignation letters	Permanently
Trustees' quarterly report	10 years

Notes:

- * For items supporting tax returns or other government filing requirements, the retention period begins on the filing date of the return or its due date (with extension), whichever is later.
- ** Participant records and communications include, but are not necessarily limited to beneficiary designations, benefit statements, dates and reason for termination, employer and participant contribution records, identifying participant information, summary annual report (SAR), summary plan description (SPD), summary of material modifications (SMM), COBRA compliance forms, completed claims forms and denial documentation, enrollment forms, FMLA compliance records, life insurance beneficiary information.