



BACNJ

4 YEAR APPRENTICESHIP

LOCAL #4 APPRENTICE RATES - Nov 1, 2019 THROUGH April 30, 2020

	40%	50%	55%	60%	65%	70%	75%	80%
RATE:	\$17.42	\$21.78	\$23.96	\$26.14	\$28.31	\$30.49	\$32.67	\$34.85

EMPLOYER CONTRIBUTIONS

WELFARE:	\$3.92	\$4.90	\$5.39	\$5.88	\$6.37	\$6.86	\$7.35	\$7.84
LOCAL PENSION:					\$6.74	\$7.26	\$7.78	\$8.30
ANNUITY:					\$5.71	\$6.15	\$6.59	\$7.02
APPRENTICE FUND:					\$0.32	\$0.32	\$0.32	\$0.32
INDUSTRY ADVANCEMENT:					\$0.47	\$0.47	\$0.47	\$0.47
LABOR MANAGEMENT TRUST:					\$0.20	\$0.20	\$0.20	\$0.20
IU PENSION:					\$0.75	\$0.75	\$0.75	\$0.75
IU PENSION PPA:					\$0.36	\$0.36	\$0.36	\$0.36
I.M.I :					\$1.00	\$1.00	\$1.00	\$1.00

TOTAL PACKAGE:	\$21.34	\$26.68	\$29.35	\$32.02	\$50.23	\$53.86	\$57.49	\$61.11
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AFTER TAX DEDUCTIONS FROM GROSS WAGES

	40%	50%	55%	60%	65%	70%	75%	80%
LOCAL DUES CHECKOFF:	\$0.64	\$0.80	\$0.88	\$0.96	\$1.51	\$1.62	\$1.72	\$1.83
INT'L DUES CHECKOFF:	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54
DEFENSE FUND:					\$0.35	\$0.35	\$0.35	\$0.35
LOCAL BAC/PAC:					\$0.27	\$0.27	\$0.27	\$0.27
IU BAC/PAC:					\$0.10	\$0.10	\$0.10	\$0.10

TOTAL DEDUCTIONS:	\$1.18	\$1.34	\$1.42	\$1.50	\$2.77	\$2.88	\$2.98	\$3.09
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Please send remittance forms to:

NJ BAC LOCAL #4, BENEFIT FUNDS

14 PLOG ROAD, SUITE 2

FAIRFIELD, NJ 07004

(973) 808-6853