



THE CITY OF NEW YORK
LAW DEPARTMENT
100 CHURCH STREET
NEW YORK, N.Y. 10007-2601

MICHAEL A. CARDOZO
Corporation Counsel

(212) 788-0800
FAX (212) 227-5641
mcardozo@law.nyc.gov

August 5, 2010

Christopher LoPalo, Esq.
Worby, Groner, Edelman & Napoli, Bern
350 5th Avenue, Suite 7413
New York, New York 10118

Re: WTC Settlement Process Agreement and City Pensions

Dear Mr. LoPalo:

I have been informed that certain of your clients are concerned that opting into the Settlement Process Agreement ("SPA") might affect their right to receive accidental disability pensions from the City of New York's pension funds.

Participation in the SPA will not affect current accidental disability pension benefits or the right of individuals to apply for future accidental disability pension benefits, the eligibility for which is governed solely by New York State pension law. The right of current recipients of accidental disability pensions to continue receiving their pension benefits will not be affected by whether they opt in to the SPA. Likewise, the right of employees to apply for and receive accidental disability pension benefits in the future will not be affected by whether they opt in to the SPA.

Very truly yours,

A handwritten signature in black ink, appearing to read "Michael A. Cardozo".

Michael A. Cardozo

MAC/mc