



Bricklayers & Allied Craftworkers ADC Apprentice Training and Education Fund of NJ Locals 4 & 5

4 YEAR APPRENTICESHIP								
LOCAL #4 - APPRENTICE RATES - May 1, 2026 THROUGH April 30, 2027								
	40%	50%	55%	60%	65%	70%	75%	80%
WAGE RATE	\$19.84	\$24.80	\$27.28	\$29.76	\$32.24	\$34.72	\$37.20	\$39.68
EMPLOYER CONTRIBUTIONS								
WELFARE FUND	\$5.36	\$6.70	\$7.37	\$8.04	\$8.71	\$9.38	\$10.05	\$10.72
LOCAL 4 PENSION					\$6.74	\$7.26	\$7.78	\$8.30
ANNUITY FUND					\$7.56	\$8.14	\$8.73	\$9.30
APPRENTICE FUND					\$0.45	\$0.45	\$0.45	\$0.45
INDUSTRY ADVANCEMENT					\$0.57	\$0.57	\$0.57	\$0.57
LABOR MANAGEMENT TRUST					\$0.15	\$0.15	\$0.15	\$0.15
IU PENSION FUND					\$0.98	\$1.05	\$1.13	\$1.20
IU PENSION FUND PPA					\$0.88	\$0.95	\$1.02	\$1.09
I.M.I					\$1.00	\$1.00	\$1.00	\$1.00
TOTAL PACKAGE								
	\$25.20	\$31.50	\$34.65	\$37.80	\$59.28	\$63.67	\$68.08	\$72.46
AFTER TAX DEDUCTIONS FROM GROSS WAGES								
	40%	50%	55%	60%	65%	70%	75%	80%
LOCAL DUES CHECKOFF	\$0.74	\$0.92	\$1.01	\$1.10	\$1.94	\$2.07	\$2.20	\$2.33
INT'L DUES CHECKOFF	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64
DEFENSE FUND					\$0.85	\$0.85	\$0.85	\$0.85
LOCAL BAC/PAC					\$0.27	\$0.27	\$0.27	\$0.27
IU BAC/PAC					\$0.10	\$0.10	\$0.10	\$0.10
TOTAL DEDUCTIONS								
	\$1.38	\$1.56	\$1.65	\$1.74	\$3.80	\$3.93	\$4.06	\$4.19
NJ BAC LOCAL #4, BENEFIT FUNDS 14 PLOG ROAD, SUITE 2 FAIRFIELD, NJ 07004 (973) 808-6853								
Please send remittance forms to:								

BAC/ADC Apprentice Training & Education of NJ Local #4 & 5
3281 Route 206, Suite 3 – Bordentown, New Jersey 08505
Office: (609) 324-9681 Fax: (609) 324-9685