

**SUMMARY OF MATERIAL MODIFICATIONS
FOR THE SUMMARY PLAN DESCRIPTION (SPD) OF THE
I.B.E.W. LOCAL 64 PENSION FUND**

This is a notice of a change made to the I.B.E.W. Local 64 Pension Fund and is being furnished to you as provided by law. This Notice should be kept with your Summary Plan Description booklet.

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Effective September 16, 2013 the Plan's definition of "Spouse" and "Marriage" shall be amended to:

1. For purposes of the Plan, the term "spouse" will read to refer to any individuals who are lawfully married under any state law, including individuals married to a person of the same sex who were legally married in a state that recognizes such marriages, but who are domiciled in a state that does not recognize such marriages.
 2. For purposes of the Plan, the term "marriage" will be read to include a same-sex marriage that is legally recognized as a marriage under any state law.
 3. If used in the Plan, now or in the future, the term "Husband and Wife" shall be amended to read "Participant and Spouse."
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Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, you may contact the Fund Office at 1-800-435-2388. You may also view this Notice on our website at www.yourunionbenefits.com.

**BOARD OF TRUSTEES
I.B.E.W. LOCAL 64 PENSION FUND**

November 14, 2013