

**SIXTH SUMMARY DESCRIPTION OF MATERIAL MODIFICATION OF THE
OPERATIVE PLASTERERS LOCAL NO. 7 PENSION PLAN**

February 2012

INTRODUCTION.

This document is designed to describe modifications to the Operative Plasterers Local No. 7 Pension Plan (hereinafter "Plan"). This document should be read in conjunction with the Summary Plan Description (hereinafter "SPD") which was provided to you previously. Information contained in this Summary Description of Material Modification (hereinafter "Summary Description") supersedes what is contained in the SPD. However, this Summary Description changes only the provisions to which it specifically refers, and any other provisions in the SPD have not been materially modified.

HARDSHIP WITHDRAWALS FOR MEDICAL COVERAGE.

This temporary change to your Plan, effective November 15, 2011, extends the time under which you are eligible to withdrawal money to pay for continued health care under your Health Plan, referred to as a Medical Coverage Hardship Withdrawal. Specifically, this change permits you to withdrawal money for use for payment of self-pay rates under the applicable Health Plan. A previous amendment to the Plan permitted all such withdrawals made pursuant to this section to be made between February 16, 2010 and December 31, 2010. You were notified of this change in the Third Summary Description of Material Modification. In January 2011, an amendment was made to the Plan to extend the time during which Medical Coverage Hardship Withdrawals were permissible to 31, 2011. You were notified of this change in the Fourth Summary Description of Material Modification. The current change extends the time during which Medical Coverage Hardship Withdrawals are permissible to December 31, 2012. This change to the Plan was prompted as a result of the continued downturn in the economy and the current employment situation facing many Participants, as well as the need of many Participants for assistance in meeting the self-pay requirements of their Health Plan.

Additionally, the eligibility limits set forth in the SPD for normal hardship withdrawals and the limits regarding the number of permissible withdrawals set forth in the SPD for normal hardship withdrawals do not apply to the Medical Coverage Hardship Withdrawal, which means:

- you can apply for a Medical Coverage Hardship Withdrawal under this section even if your Credit Account has not yet obtained a balance of at least \$10,000;
- the amount of a Medical Coverage Hardship Withdrawal under this section can exceed 15% of your Credit Account and/or \$10,000;
- you can apply for a Medical Coverage Hardship Withdrawal under this section even if the amount required to meet the need created by the hardship is less than \$1,000; and

- there is no limit on the number of times you can withdrawal money under the Medical Coverage Hardship Withdrawal under this section, so long as withdrawals are made prior to December 31, 2011.

However, in order to receive a Medical Coverage Hardship Withdrawal under this section, you must sign and submit to the Fund Office authorization that allows the Plan to transfer to the applicable Health Plan the portion of your Credit Account that is necessary for payment of self-pay rates in order to maintain your coverage under the Health Plan.

Accordingly, Section F at the end of Article XII of the SPD is amended to read as follows:

XII. HARDSHIP WITHDRAWALS.

F. Can I Receive a Hardship Withdrawal to Pay for Continued Medical Coverage?

Beginning February 16, 2010, and prior to December 31, 2012, you may receive a Medical Coverage Hardship Withdrawal to pay for self-pay rates under your applicable Union Health Plan. Medical Coverage Hardship Withdrawals made pursuant to this Section F are not subject to the general limitations on hardship withdrawals set forth in Section C above and the limitations on the number of hardship withdrawals set forth in Section E above. Medical Coverage Hardship Withdrawals under this Section F must occur before December 31, 2012, and no further Medical Coverage Hardship Withdrawals will be permitted after that date. In order to receive a Medical Coverage Hardship Withdrawal under this Section F, you must sign and submit to the Fund Office an authorization that allows the Plan to transfer to your applicable Union Health Plan a portion of your Credit Account for use for payment of self-pay rates necessary to maintain your coverage under your Union Health Plan.

CONCLUSION.

As stated in the Introduction, this Summary Description should be read in conjunction with the SPD. Information contained in this Summary Description supersedes what is contained in the SPD. However, this Summary Description changes only the provisions to which it specifically refers, and any other provisions in the SPD have not been materially modified.

Board of Trustees