

**SUMMARY OF MATERIAL MODIFICATIONS
FOR THE SUMMARY PLAN DESCRIPTION OF THE
OPERATIVE PLASTERERS AND CEMENT MASONS
LOCAL NO. 109 PENSION PLAN**

The Trustees have made the following **CHANGES** to the Plan that will affect various provisions of your Summary Plan Description (SPD). This "Summary of Material Modifications" explains these changes and should be kept with your SPD. These changes are effective September 1, 2004.

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5.1 Eligibility for Total and Permanent Disability Benefits.

- (A) A Participant who has not forfeited his service shall be eligible to receive a Total and Permanent Disability Benefit provided:
1. The Participant, at the time of application for total and Permanent Disability Benefits, is an Active Participant as defined in Article 1, Section 1.2;
 2. The Participant shall be totally and permanent disabled as defined in Article 1, Section 1.47;
 3. The Participant shall have at least ten (10) Years of Service; and
 4. The Participant has elected and applied for a Total and Permanent Disability Benefit on a form described by the Trustees, and the Trustees shall have approved this application.

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Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, please contact the Fund Office.

November 17, 2004

BOARD OF TRUSTEES
OPERATIVE PLASTERERS AND
CEMENT MASONS LOCAL NO. 109
PENSION PLAN