

**SUMMARY OF MATERIAL MODIFICATION
FOR THE SUMMARY PLAN DESCRIPTION OF THE
PLUMBERS AND PIPEFITTERS LOCAL UNION #94
RETIREMENT FUND**

The Trustees have made a *change* that will affect the benefits of your Plan. This “Summary of Material Modification” explains this change and should be kept with your Summary Plan Description.

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Article IV, Section 4.51 shall be added to the Plan and shall read as follows:

Special Termination of Employment Benefit. A vested participant who is unemployed in the building trades classification under the jurisdiction of Local Union 94 for a period of not less than four (4) consecutive calendar months, and who has had no contributions made to the Plan during such four (4) month period, shall be entitled to receive all or part of his/her account as determined by the Plan Administrator. This Special Termination Benefit shall be payable by the Plan as provided in Sections 4.7 and 4.8, but in no event prior to the first (1st) day of the fifth (5th) month following such termination. The four (4) calendar month period during which no contributions were made to the Plan on behalf of the participant must occur subsequent to December 31, 2008 and prior to October 1, 2009. An administrative fee of \$25.00 shall be charged to process this special termination benefit application. This fee will be deducted from the amount of the termination benefit. A participant who receives this Special Termination Benefit shall not be permitted to utilize the four (4) consecutive calendar months required herein to qualify for the Termination Benefit under Article IV, Section 4.5.

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In order to be considered for this distribution you must complete an application for benefits which can be obtained on line at www.yourunionbenefits.com or by calling the Fund Office at 1-800-435-2388.

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

BOARD OF TRUSTEES
PLUMBERS AND PIPEFITTERS LOCAL UNION #94
RETIREMENT FUND

August 24, 2009