

Plumbers and Pipefitters Local Union #94

Fringe Benefit Funds

PAUL J. LAIR, Chairman
2541 Broad Avenue, NW
Canton, Ohio 44708

33 Fitch Boulevard
Austintown, Ohio 44515
Phone: 330-270-0453
Toll Free: 800-435-2388
Fax: 330-270-0912

JOSEPH M. FRIEDMAN, Secretary
Kauffman Plumbing & Heating
600 - 3rd Street SE
Canton, OH 44702

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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Effective March 1, 2010, Section 4.4 shall be amended to read as follows:

4.4 Total and Permanent Disability Benefits. When it is determined by the Board of Trustees that a Participant is totally and permanently disabled, then such disabled Participant shall be entitled to receive the full value of his Credit Account. In making a disability determination, the Trustees shall have the power to require any Participant claiming to be totally and permanently disabled to be examined by a physician or clinic chosen by the Trustees, to require him to submit evidence of his application for Social Security Disability benefits, to submit a doctor's certificate of Total and Permanent Disability, and to require proof, to the satisfaction of the Trustees, that the Participant is unable to work in the plumbing and pipefitting industry and is not available to work in the industry. Provided, however, the Trustees will not normally require more frequent examination than twice in any twelve (12) month period.

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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.

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

March 22, 2010

