

Roofers Local Union No. 71 Pension Plan

ERISA Section 204(h) Notice

To: Plan Participants
From: Plan Administrator
Date: May 14, 2009
Re: Plan Amendment to reduce Benefit Accruals

This notice informs you that the Roofers Local Union No. 71 Pension Plan (the "Plan") has been amended to reduce the rate at which benefits are earned, effective July 1, 2009. This means that you will earn benefits at a lower rate under the Plan on and after the effective date of the amendment. Benefits earned before this date are not affected by this amendment.

Before this amendment, the Plan provided benefits be earned at the rate of \$100 for each year of Service. After this amendment, benefits will be earned at the rate of \$10 for each year of Service. In addition, the \$20,000 pre-retirement death benefit and the \$10,000 post-retirement death benefit will become \$5,000.