

SUMMARY OF MATERIAL MODIFICATIONS

This Notice, known as a Summary of Material Modifications (“SMM”), describes changes to the Plan adopted by the Trustees since the Summary Plan Description (“SPD”) was issued in April 2010. It amends the SPD you previously received. You should keep this SMM with the SPD for future reference. The changes to the SPD are as follows:

Effective June 1, 2012, the 2011 negotiated increase in the hourly Employer Contribution of 7.5% will be treated as a non-credited increase for all **future** hours worked.

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