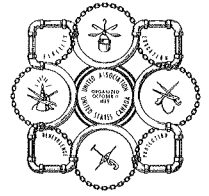


PLUMBERS AND PIPEFITTERS LOCAL 501 NORTHERN ILLINOIS BENEFIT FUNDS



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NORTHERN ILLINOIS PENSION FUND SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATION

I INTRODUCTION

The Trustees of the Northern Illinois Pension Fund (“the “Plan”) have amended the Plan with Amendments Numbers Sixteen and Seventeen.

This is a summary of the changes and the involved Plan provisions. It is presented to you as an addition to the Summary Plan Description. If you have any questions about it, contact the Plan’s Administrator. A copy of the Plan, including Amendments Numbers Sixteen and Seventeen and other applicable Plan provisions, is available for your inspection. If there is any discrepancy between the Plan or Amendments Numbers Sixteen and Seventeen and this Summary of Material Modifications, the provisions of the plan, as amended, will control.

II GENERAL INFORMATION

There is certain information you may need to know about changes in the Plan, disclosures concerning the Plan, and with respect to the Plan Administrator. This information is presented below.

1. Amendment Number 16 is effective March 1, 2007. Amendment Number 17 is effective June 1, 2007.

2. The name, address and telephone number of the Plan Administrator are:

Board of Trustees
Northern Illinois Pension Fund
1295 Butterfield Road
Aurora, IL 60502-8879
(630) 978-4600

3. The Plan Administrator keeps the records for the Plan and is responsible for its administration. The Administrator will answer any questions you may have about the Plan.

III
SUMMARY OF CHANGES AND DISCLOSURES

1. Amendment Number 16 changes Section 2.43 of the Plan to provide that a "Termination of Employment" permitting commencement of the Plan's Temporary Disability Benefit under Article VII, shall be considered to have occurred if a Participant has a Social Security Disability Award finding the Participant disabled even if the Participant continues to have an ongoing workers compensation proceeding regarding the relevant injury or sickness. This change is only applicable to the Plan's Temporary Disability Benefit and not to any other form of pension under the Plan.

2. Amendment Number 17 changes Section 7.3 of the Plan with respect to qualifications for a Temporary Disability Benefit. One of several requirements for such a benefit is that there be at least ten Years of Vesting Service. In addition, at least one of those Years of Vesting Service was previously required to have been completed during one of the two Plan Years immediately preceding the date of the Participant's Total Disability. This requirement has been changed to permit the Temporary Disability Benefit to be paid if at least one Year of Vesting Service is completed either during one of the two Plan Years immediately preceding the date of the Participant's Total Disability, as currently provided, or during the Plan Year including the Total Disability and the Plan Year immediately preceding the Total Disability.