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# PLUMBERS AND PIPEFITTERS LOCAL 501

## NORTHERN ILLINOIS BENEFIT FUNDS

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### NORTHERN ILLINOIS PENSION FUND SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATIONS

#### I INTRODUCTION

The Trustees of the Northern Illinois Pension Fund (the "Plan") have amended the Plan effective July 1, 2003.

This is a summary of the changes. 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 this amendment is available for your inspection. If there is any discrepancy between the Plan or the amendment and this Summary of Material Modifications, the provisions of the Plan, as amended, will control.

#### II GENERAL INFORMATION

There is certain general information you may need to know about Amendment Number 4 (Rev.) to the Plan. It is presented below.

1. Amendment Number 4 (Rev.) was adopted March 25, 2004 to be effective on July 1, 2003.
2. The name, address and telephone number of the Plan administrator are:  
  
Board of Trustees  
Northern Illinois Pension Fund  
c/o Plumbers & Pipefitters Local 501  
1295 Butterfield Road  
Aurora, IL 60504  
(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

The Plan was previously amended (Amendment Number 4) to provide that an Employee would be granted up to 400 Hours of Service (for vesting purposes only) at the rate of 45 hours per week, for periods during which the Employee was paid or entitled to payment for loss of time benefits under the Northern Illinois Benefit Fund. Amendment Number 4 (Rev.) adds the provision that such vesting credit will also be granted to an Employee who would have been entitled to payments for loss of time benefits under the Northern Illinois Benefit Fund, but did not receive such payments because of the occupational nature of the relevant Injury or Sickness. However, the additional Hours of Service that are granted for loss of time shall not be included in vesting service for the purpose of determining an Employee's eligibility for disability benefits. Further, not more than one year of vesting service will be credited to an Employee for any Hours of Service granted under the terms of this paragraph.

Summary of Material Modification  
EIN: 36-2663798 Plan No. 001  
April 2004