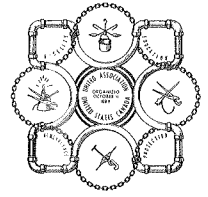


PLUMBERS AND PIPEFITTERS LOCAL 501

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 Amendment Number Twenty-Two.

This is a summary of the changes and the involved Plan provision. 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 Amendment Number Twenty-Two and other applicable Plan provisions, is available for your inspection. If there is any discrepancy between the Plan or Amendment Number Twenty-Two 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 22 is effective March 26, 2009.
2. The name, address and telephone number of the Plan Administrator are:

Board of Trustees
Northern Illinois Pension Fund
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 AND DISCLOSURES

Amendment Number 22 changes the second paragraph of Section 7.3 of the Plan to alter sub-section (a) to provide that Temporary Disability Benefits will terminate, in addition to cases where a Participant works in any occupation or employment for profit in excess of \$500 per month, in those situations where the Participant works “in any occupation or employment which, based upon all involved circumstances, including the type and amount of work performed, involves more than ‘minimal work.’”