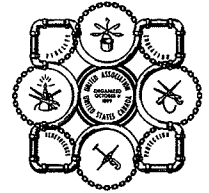




PLUMBERS AND PIPEFITTERS LOCAL 501

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 25.

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 Amendment Number 25 is available for your inspection. If there is any discrepancy between the Plan or Amendment Number 25 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 25 is effective for claims after January 19, 2010.
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
(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 25 amends the Disability Pension provisions of the Plan to eliminate language which provided that a "permanent and total disability" could not include a disability resulting from "participation in any U.S. military service" or "participation in a declared or undeclared war."

Summary of Material Modification
EIN: 36-2663798 Plan No. 001
March 2010

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