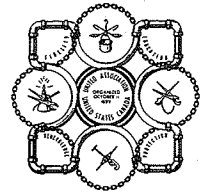


PLUMBERS AND PIPEFITTERS LOCAL 501 NORTHERN ILLINOIS BENEFIT FUNDS



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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-Seven.

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-Seven is available for your inspection. If there is any discrepancy between the Plan or Amendment Number Twenty-Seven 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. The portion of Amendment Number 27 regarding death benefits was effective with deaths occurring on or after January 1, 2007. The portion of Amendment Number 27 providing that military differential wages will be considered compensation under the Plan was effective January 1, 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 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. The first portion of Amendment Number 27 amends Section 15.6 of the Plan if an individual for whom contributions were made to this Plan dies while performing qualified Military Service as defined under the Uniformed Services Employment Reemployment Rights Act of 1994 ("USERRA"), the survivors of the individual are entitled to any additional benefits (other than benefit accruals relating to the period of qualified military service) provided under the Plan as if the individual had resumed employment and then terminated employment on account of death.

2. The second portion of Amendment Number 27 amends Section 15.6 of the Plan by providing that if an employer pays military differential wage payments as defined under the Uniformed Services Employment Reemployment Rights Act of 1994 ("USERRA"), those payments shall be considered compensation under the Plan.