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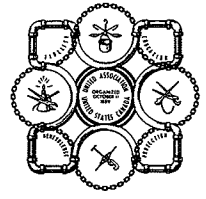
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# PLUMBERS AND PIPEFITTERS LOCAL 501

## NORTHERN ILLINOIS BENEFIT FUNDS

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

#### I INTRODUCTION

The Trustees of the Northern Illinois Pension Fund (“the “Plan”) have amended the Plan with Amendment Number Thirty-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 Thirty-Two is available for your inspection. If there is any discrepancy between the Plan or Amendment Number Thirty-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 32 was adopted January 24, 2013. The portion of the amendment clarifying the historic construction of the term “on Participant’s behalf” is effective immediately, while the change in applicable benefit multiplier is effective for hours worked on and after March 1, 2013.
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

Amendment Number 32 amends Section 5.2(a) of the Plan, effective immediately, to clarify the historic construction of the term “on Participant’s behalf” to include only the amount of a pension contribution not to exceed \$3.45 per hour and to reduce the applicable benefit multiplier from 4.25% to 2.25% of contributions made for hours worked on or after March 1, 2013, effective for hours worked on and after that date.

Summary of Material Modification  
EIN: 36-2663798 Plan No. 001  
January 2013