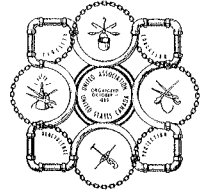


PLUMBERS AND PIPEFITTERS LOCAL 501

NORTHERN ILLINOIS BENEFIT FUNDS



1295 Butterfield Rd., Aurora, IL 60502-8879 • Ph (630) 978-4600 • Fax (630) 978-4616 • email: benefitfunds@ualocal501.org

NORTHERN ILLINOIS PENSION FUND SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATIONS

INTRODUCTION

The Trustees of the Northern Illinois Pension Fund (the "Plan") amended the Plan with an amendment effective July 1, 2008.

This is a summary of the change. 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 23 to the Plan. It is presented below.

1. This Amendment was adopted to be effective on July 1, 2008.
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 60502
(630) 692-7301

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 Amendment 23 changes the plan to clarify that a benefit will be suspended if an employee works more than 40 hours in a month in place of the former language which provided that a benefit will be suspended if an employee works 40 or more hours in a month. This clarifies that a person may work 40 hours in a month without having a benefit suspended.

Summary of Material Modification
EIN: 36-2663798 Plan 001
October 2009