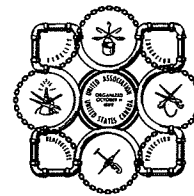




PLUMBERS AND PIPEFITTERS LOCAL 501

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 MODIFICATION

I INTRODUCTION

The Trustees of the Northern Illinois Pension Fund (“the “Plan”) amended the Plan with Amendment Number Twenty-Nine.

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 Twenty-Nine is available for your inspection. If there is any discrepancy between the Plan or Amendment Number Twenty-Nine 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 29 is effective for Participants who attain age 70½ during the 2010 calendar year or any subsequent calendar year.

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 29 changes Sections 5.2(b) and 10.5(b) of the Plan to provide that a Participant who attains age 70½ during the 2010 calendar year or any subsequent calendar year may elect to begin receiving distributions on April 1 following the calendar year in which he attains age 70½ even if not required to begin receiving distributions under the Plan.

Summary of Material Modification
Northern Illinois Pension Fund
EIN: 36-2663798 Plan No. 001
April 2013