



PLUMBERS AND PIPEFITTERS LOCAL 501

NORTHERN ILLINOIS BENEFIT FUNDS

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NORTHERN ILLINOIS PENSION FUND SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATIONS

I INTRODUCTION

The Trustees of the Northern Illinois Pension Fund (the "Plan") have amended the Plan effective May 7, 2002.

This is a summary of the changes. 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 9 to the Plan. It is presented below.

1. Amendment Number 9 was adopted to be effective on May 7, 2002.
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 60504
(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

Amendment 9 makes the following change to the plan:

Any person who was a Participant in the former Local 554 or Local 612 Plans, who first became a Participant in the Northern Illinois Pension Fund on June 1, 1998 will be eligible for a Temporary Disability Benefit if the Participant:

- a) Has a Termination of Employment on or after May 7, 2002 as a result of a Total Disability, and
- b) Has completed at least 5 Years of Vested Service under the Northern Illinois Pension Fund after June 1, 1998 (the Merger Date), at least one of which was completed during the two Plan Years immediately preceding the date of his Total Disability.

Summary of Material Modification
EIN: 36-2663798 PN: 001
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