

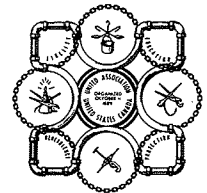


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# PLUMBERS AND PIPEFITTERS LOCAL 501

## NORTHERN ILLINOIS BENEFIT FUNDS

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

#### I INTRODUCTION

The Trustees of the Northern Illinois Retirement Fund (“the “Plan”) have amended the Plan with Amendment Number 18.

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 Amendments Number 18 is available for your inspection. If there is any discrepancy between the Plan or Amendments Number 18 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 18 became effective September 23, 2010.
2. The name, address and telephone number of the Plan Administrator are:

Board of Trustees  
Northern Illinois Retirement Fund  
1295 Butterfield Road  
Aurora, IL 60502-8879  
(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

3. Amendment Number 18 amends Section 4.6 of the Plan regarding Distributions for Principal Residence Foreclosure, Eviction or Landlord in Foreclosure immediately to change the expiration date of that provision to November 14, 2013.

Summary of Material Modification  
EIN: 36-4166381 PN: 001  
November 2010

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