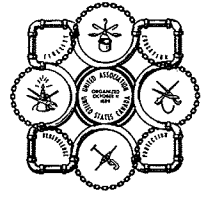


PLUMBERS AND PIPEFITTERS LOCAL 501

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 Twenty.

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 Twenty is available for your inspection. If there is any discrepancy between the Plan or Amendment Number Twenty 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 20 was effective April 1, 2012.
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
(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 20 amends Section 4.4(c) of the Plan by providing that an injury, wound or disability suffered while serving in the Armed Services, or participating in a declared or undeclared war may provide a basis for a disability benefit under the Plan. Previously such an injury, wound or disability would not provide a basis for a disability benefit.

Summary of Material Modification
EIN: 36-4166381 Plan No. 001
April 2012

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