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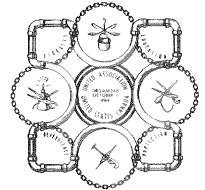
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# PLUMBERS AND PIPEFITTERS LOCAL 501

## 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 by adopting Amendment Number 8. A change has been made regarding the amount which can be made the subject of an involuntary “cashout” of an accumulated shares.

This is a summary of the change 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 is available for your inspection. If there is any discrepancy between the Plan and this Summary of Material Modification, the provisions of the Plan, as amended, will control.

#### II GENERAL INFORMATION

There is certain information you may need to know about a change in the Plan, disclosures concerning the Plan, and with respect to the Plan Administrator. This information is presented below.

1. The change which is described in this Summary of Material Modifications is effective on February 1, 2005.
2. The name, address and telephone number of the Plan Administrator are:

Board of Trustees  
Northern Illinois Retirement Fund  
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 CHANGE AND DISCLOSURES

Section 4.5(b) of the Plan regarding “involuntary cash-outs” of Accumulated Shares for Participants who are neither members of Local 501 nor legally required to pay an agency fee to Local 501 has been changed to reduce the limit of the amount which can be the subject of an “involuntary cashout” from \$5,000.00 to \$1,000.00.

Summary of Material Modification  
EIN: 36-4166381 PN: 001  
March 2005