



PLUMBERS AND PIPEFITTERS LOCAL 501
NORTHERN ILLINOIS BENEFIT FUNDS

1295 Butterfield Rd., Aurora, IL 60504-8879 • Ph (630) 978-4600 • Fax (630) 978-4616 • email: benefitfunds@ualocal501.org

IMPORTANT NOTICE

Date: December 6, 2000
To: All Participants in the Northern Illinois Retirement Savings Fund
Re: **Amendment No. 4 to the Restated Plan of Benefits**

This notice is to advise you that the Board of Trustees, at their November 21, 2000 meeting, voted to **eliminate "hardship distributions"** from the Northern Illinois Retirement Savings Fund, effective January 1, 2001.

The Plan previously permitted hardship distributions for the purpose of avoiding an eviction or foreclosure, for the down payment for the purchase of a primary home, to pay for unpaid medical bills or to pay for secondary education costs.

If you have any questions, please contact the Fund office.

Sincerely,

Board of Trustees
Northern Illinois Retirement Savings Fund