

**ELECTRICIAN'S RETIREMENT FUND**  
**SUMMARY OF MATERIAL MODIFICATION**

**January 2016**

The Board of Trustees of the Electrician's Retirement Fund has adopted the following change to the Electrician's Retirement Fund's Summary Plan Description ("SPD"). This change is effective September 1, 2007. Please keep this document with your SPD.

- 1. The last sentence of the definition of "vested" or "vested status" under the definitions section on page 7 is deleted.**
- 2. The last sentence of the second paragraph under Section 5 under "Questions and Answers about the Plan" on page 9 is deleted and the following language is added to that paragraph:**

In addition, if you worked for a Contributing Employer between December 1, 1999 and February 29, 2008, and during that time, your Employer made contributions to the United Service Workers Union Security Fund on your behalf, you will be credited with an hour of service for each hour for which such contributions were made, but only for the purpose of determining the amount of your Vesting Service you have earned under this Plan and whether you have incurred a Break in Service under this Plan. These hours will not affect the amount of your Pension Service or your Accrued Benefit.