SUMMARY OF MATERIAL MODIFICATIONS FOR THE SUMMARY PLAN DESCRIPTION (SPD) OF THE BRICKLAYERS & ALLIED CRAFTSMEN LOCAL NO. 7 PENSION PLAN

This is a notice of a change made to the Bricklayers & Allied Craftsmen Local No. 7 Pension Plan and is being furnished to you as provided by law. This Notice should be kept with your Summary Plan Description booklet.

Effective September 16, 2013 the Plan's definition of "Spouse" and "Marriage" shall be amended to:

- 1. For purposes of the Plan, the term "spouse" will read to refer to any individuals who are lawfully married under any state law, including individuals married to a person of the same sex who were legally married in a state that recognizes such marriages, but who are domiciled in a state that does not recognize such marriages.
- 2. For purposes of the Plan, the term "marriage" will be read to include a same-sex marriage that is legally recognized as a marriage under any state law.
- 3. If used in the Plan, now or in the future, the term "Husband and Wife" shall be amended to read "Participant and Spouse."

Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, you may contact the Fund Office at 1-800-435-2388. You may also view this Notice on our website at www.yourunionbenefits.com.

BOARD OF TRUSTEES
Bricklayers & Allied Craftsmen Local No. 7 Pension Plan

December 13, 2013