SUMMARY OF RETIREMENT PLAN INFORMATION BRICKLAYERS LOCAL NO. 8 PENSION FUND

This is a Summary of Retirement Plan Information for the Bricklayers Local No. 8 Pension Fund (EIN 34-6583348) for the fiscal year ended April 30, 2009 in accordance with the requirements of Section 1024 (d) of the Employee Retirement Income Security Act of 1974 (ERISA).

The collective bargaining agreement in effect for the fiscal year ended April 30, 2009 stipulated that employers who employ members of Bricklayers Local No. 8 were required to contribute to the Fund at the rate of \$4.10 per hour worked May 1 thru May 31, 2008 and \$4.38 from June 1, 2008 thru April 30, 2009 except for Sundays and Holidays which are based on hours paid.

Under the plan participants with 5 or more years of credited service are entitled to monthly pension benefits at normal retirement age of 62 in accordance with the benefit formula set forth in the plan that provides benefit levels based on hours worked of at least 200 hours per plan year. The level of benefits is increased for each additional 100 hours worked per year with a cap for 3,000 or more hours and the rates vary depending upon the periods the hours were worked as follows: Before May 1, 1984, after April 30, 1984 but before May 1, 1989, after April 30, 1989 but before May 1, 1991, after April 30, 1991 but before May 1, 2009.

For example, participants who worked at least 2000 hours but less than 2100 in a plan year would be entitled to a monthly benefit of \$100.53 for each yearly plan period before May 1, 1984, \$111.53 for yearly periods May 1, 1984 through April 30, 1989, \$114.99 May 1, 1989 through April 30, 1991 and \$193.32 May 1, 1991 through April 30, 2009. For hours worked below and above this level during a plan year the monthly benefit amount is decreased or increased proportionately. If a retired participant should die before his accumulated pension payments exceed the total amount of contributions made on his behalf to the fund, his designated beneficiary will receive, in a lump sum, the difference between the total amount of contributions and the total accumulated pension payments made to him before his death. Participants may elect to receive their pension benefits in the form of a joint and survivor annuity.

The number of employers obligated to contribute to the fund for the fiscal year ended April 30, 2009 was 81. The employers who contributed more than five percent of the total contributions to the fund during the plan year were Lencyk Masonary Company, Inc., Youngstown Tile & Terrazzo Company and Kreidler Construction Company. There were no participants under the plan for whom no contributions were made for the 2009 plan year. There were no participants under the plan for whom no contributions were made by an employer for the plan years 2008 and 2007.

The fund was not listed in critical or endangered status for the 2009 plan year.

There were no employers that withdrew from the plan during the 2008 plan year.

The plan did not receive a transfer of assets and liabilities during the 2009 plan year. The plan did not seek or receive an amortization extension or use a shortfall funding method.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, the summary plan description, and any summary of material modifications of the plan, upon written request. Recipients are not entitled to receive more than one copy of these documents during a twelve month period, and the plan administrator may charge a reasonable amount to cover costs of copying, mailing, and furnishing these materials.

To obtain a copy of all or part of any of these documents, write to the office of the Board of Trustees of Bricklayers Local No. 8 Pension Fund, the Plan Administrator, 33 Fitch Boulevard, Youngstown, Ohio.

BRICKLAYERS LOCAL NO. 8 PENSION FUND

Plan Administrator