

**NOTICE TO PARTICIPANTS OF MATERIAL MODIFICATIONS TO THE
BRICKLAYERS LOCAL NO. 8 PENSION PLAN**

This is a notice of modifications to the BRICKLAYERS LOCAL NO. 8 PENSION PLAN and is being furnished to you as required by law. This Notice should be kept with your Summary Plan Description booklet.

1. Benefit Increase:

If you were *not* an active participant in the Local 43 Pension Plan prior to May 11, 2007 or eligible for a Deferred Vested Benefit under the Local 43 Pension Plan, for all hours worked on or after May 1, 2009, the monthly benefit rate will be increased by 5.6%.

If you were an active participant in the Local 43 Pension Plan prior to May 11, 2007 or eligible for a Deferred Vested Benefit under the Local 43 Pension Plan, for all hours worked on or after May 1, 2014, the monthly benefit rate will be increased by 5.6%.

2. Early Retirement:

For all Early Retirements on or after June 1, 2014, Credited or Vesting Service earned by a participant in the Local 43 Pension Plan shall be counted as part of the ten (10) years of Credited Service or Vesting Service required to be eligible for Early Retirement.

For more information contact the Fund Administrator at 33 Fitch Boulevard, Austintown, Ohio 44515 (phone: 1-800-435-2388)

**Board of Trustees
BRICKLAYERS LOCAL NO. 8 PENSION PLAN**

Date: August 12, 2014