

I.B.E.W. LOCAL NO. 573 PENSION FUND

Required Notice Under Section 204(h)
of the Employee Retirement Income Security Act of 1974, as amended ("ERISA")
and
Summary of Material Modifications

TO: Active Participants

This Notice explains a change to the Plan provisions effective February 1, 2010. This change does not affect the pension benefit of any participant who has retired prior to February 1, 2010.

Eligibility for Total and Permanent Disability Benefits

Before February 1, 2010, a participant shall be eligible to receive a Total and Permanent Disability Benefit provided:

- (a) the Participant is considered totally and permanently disabled,
- (b) the Participant shall have at least ten (10) years of Vesting Service, and
- (c) the Participant has elected and applied for a Total and Permanent Disability Benefit on a form prescribed by the Trustees, and the Trustees shall have approved the application.

Effective February 1, 2010, a participant shall be eligible to receive a Total and Permanent Disability Benefit provided:

- (a) the Participant is considered totally and permanently disabled,
- (b) the Participant shall have at least ten (10) years of Vesting Service, and
- (c) the Participant has elected and applied for a Total and Permanent Disability Benefit on a form prescribed by the Trustees, and the Trustees shall have approved the application, and
- (d) the Participant has worked at least 200 hours in covered employment within the twenty-four (24) month period of time prior to the date of disability.

Please keep this information with your Summary Plan Description. If you have any questions regarding this change, please contact the Fund Office.

Board of Trustees
The I.B.E.W. Local No. 573 Pension Fund

December 28, 2009