

IRON WORKERS LOCAL UNION NO. 207

Voluntary Employee Benefit Association Plan

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SUMMARY OF MATERIAL MODIFICATIONS FOR THE SUMMARY PLAN DESCRIPTION OF THE IRON WORKERS LOCAL UNION NO. 207 VOLUNTARY EMPLOYEE BENEFIT ASSOCIATION PLAN

The Trustees have made a *change* to the Plan that will affect the filing of claims. This "Summary of Material Modifications" explains the change and should be kept with your Summary Plan Description.

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Effective January 1, 2005, the Board of Trustees has eliminated the language "Claims made beyond one year from the date of service will not be paid" located on page 11 of the Summary Plan Description.

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Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, please contact the Fund Office.

BOARD OF TRUSTEES
IRON WORKERS LOCAL UNION NO. 207
VOLUNTARY EMPLOYEE BENEFIT
ASSOCIATION PLAN

February 10, 2005