

SUMMARY OF MATERIAL MODIFICATIONS

TO: All Participants and Alternate Payees under QDRO's whose benefits may be affected

The Board of Trustees are pleased to advise you that they have amended the Plan to increase the maximum monthly retirement benefit from \$2,780 to \$2,860. This change will be effective January 1, 2005.

The Trustees will continue to review the schedule of benefits offered and make changes as necessary. Any questions regarding benefits should be directed to the Fund Office.

Please keep this Notice with your current Summary Plan Description for future reference. If you have questions after reading this Notice, please contact the Fund Office.