

STONE AND MARBLE MASONS OF METROPOLITAN WASHINGTON, D.C.
PENSION TRUST FUND
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January 2001

SUMMARY OF MATERIAL MODIFICATIONS #2

Dear Participant:

This is the second Summary of Material Modification to the Summary Plan Description effective January 1999.

I. Modification of the "Pop-up" Provision

_____ If you are a Pensioner, and your spouse dies after July 1, 1998 and:

1. you retired with Normal, Early Retirement or Disability Pension,
2. you received benefits calculated in the form of a 50% Qualified Joint and Survivor benefit, and
3. you provide proof of your spouse's death and make a written application with the Trust Fund Office for this "pop-up" benefit,

you will receive the Normal form of benefits (calculated as if you had retired without a spouse) effective the month after you have made a written application and provided proof of your spouse's death.

This is the second Summary of Material Modifications issued to the Summary Plan Description effective January 1999 as recorded on the front cover. Please place this with your Summary Plan Description for handy reference and safekeeping.

Very truly yours,

The Board of Trustees