

STONE AND MARBLE MASONS OF METROPOLITAN WASHINGTON, D.C.
PENSION TRUST FUND
4600 POWDER MILL ROAD, SUITE 100
BELTSVILLE, MARYLAND 20705-2675
(301) 937-9300

February 2003

SUMMARY OF MATERIAL MODIFICATIONS #5

Dear Participant:

This Summary of Material Modifications provides you with information pertaining to changes to the Summary Plan Description effective January 1999.

I. Removal of the Limitation of Earnings for Participants

The Trustees have agreed to continue the removal earning limitation for retired members through December 2003, which means if a participant is receiving a pension (except disability pension), their benefits will not be suspended in the calendar year 2003 because they are not working; however, the Trustees also agreed if there is significant change in employment, the Trustees may modify this notice provided that sufficient notice is given to participants.

This is the fifth Summary of Material Modifications issued to the Summary Plan Description effective July 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

