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PENSION TRUST FUND  
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February 2006

**SUMMARY OF MATERIAL MODIFICATIONS # 9**

Dear Participant:

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

I. Monthly Benefit Improvements

Effective July 1, 2005, the monthly pension level for Future Benefit Units have been changed as follows:

- The monthly pension level for Future Benefit Units earned between July 1, 1959 and June 30, 1976 is \$ 73.44.
- The monthly pension level for Future Benefit Units earned after June 30, 1976 is \$ 122.40.

**The new benefit levels apply only to those years in which a participant first ceases to be an Active Participant on or after July 1, 2005.**

II Retiree Benefit Improvement

Retired participants as of July 1, 2005 who are receiving a normal, early or disability pension will have their monthly pension increased by 2% beginning with the monthly pension for the month of July 2005. **(This does not apply to retirees who are receiving a deferred benefit.)**

III. Removal of the Limitation of Earnings for Participants

The Trustees have agreed to continue the removal of the earning limitation for retired members through June 2006, which means if a participant is receiving a pension (except a disability pension), their benefits will not be suspended for the period of January 2006 through June 2006 because they are working for a Participating Employer; 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 ninth 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