



Electrical Construction Industry
PENSION PLAN
11001 W. Plank Court, Suite 120
Wauwatosa, WI 53226
(414) 778-0068

August 2009

Important Notice to Participants

The Trustees have taken action to amend the Plan to add a new form of pension benefit. This Notice describes the change which is effective June 1, 2009. In summary, the new form of pension benefits is a joint and survivor annuity with a 75% survivor payment.

If you are married with a benefit commencement date on or after June 1, 2009, you may elect the Seventy-Five Percent (75%) Husband and Wife Annuity option. Under this payment method, you receive a monthly benefit payment for your lifetime and, if you die before your spouse, your surviving spouse will receive 75% of your monthly benefit for life. Because this benefit pays over the lifetimes of two people, the initial monthly benefit is smaller than it would be if it were paid as a single-life annuity.

Your monthly benefit payable during your lifetime will be a percentage of what you would have received if you elected the normal form of payment under the Plan (*i.e.*, Monthly Income for Life). If you are not receiving a disability pension and you elect this new form of benefit, you will receive 91% of the benefit you would have received under the normal form, plus 0.5% for each year your spouse is older than you (up to 100% total) and minus 0.5% for each year your spouse is younger than you. If you are receiving a disability pension and you elect this new form of benefit, you will receive 83% of the benefit you would have received under the normal form, plus 0.5% for each year your spouse is older than you (up to 100% total) and minus 0.5% for each year your spouse is younger than you.

Spousal consent is not required if you elect to receive your pension benefit in the form of this 75% husband and wife annuity. If you elect this new form of pension benefit and, at the time of your death, you are divorced from the person to whom you were married at the time you began receiving benefits, your surviving former spouse will still receive 75% of your monthly benefit for life (unless a Qualified Domestic Relations Order ("QDRO") provides otherwise).

This Notice is a Summary of Material Modifications ("SMM") within the meaning of section 104 of the Employee Retirement Income Security Act of 1974. An SMM describes changes to the information provided in the most recent SPD. The SMM describes important changes to the Plan effective as of the date listed above. Please keep this SMM with your SPD for future reference. Please contact the Plan Office if you would like to request a copy of the Plan document, SPD or any SMM relating to the Plan. You may contact the Plan Office at (414) 778-0068 or Two Honey Creek Corporate Center, 115 S. 84th Street, Suite 110, P.O. Box 14277, Milwaukee, WI 53214.