



Electrical Construction Industry  
ANNUITY PLAN  
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## **Important Notice to All Participants in the Electrical Construction Industry Annuity Plan**

### **SUMMARY OF MATERIAL MODIFICATIONS**

**June 2008**

This Summary of Material Modifications ("SMM") is to notify you of an amendment to the Electrical Construction Industry Annuity Plan (the "Plan") that the Trustees recently adopted. Because this SMM reflects changes in your Summary Plan Description ("SPD"), you should keep this SMM with your copy of the SPD. The Trustees have made the following change to the Plan:

In order to make employee contributions to the 401k Plan, you are required to submit an election form to the employer specifying the percentage of pay you desire to contribute to the Plan. In the past, this election applied to all pay you received from your employer during the year, both regular pay and non-regular pay (such as bonuses). The Trustees amended the Plan to allow participants to make a separate deferral election with respect to non-regular payments (such as bonus payments at year end). This means that you may make a special election applying only to one specific paycheck if the pay is for "non-regular" pay. The special election must be made before the date the compensation is paid. If no special election is made, the election form on file with the Trustees will apply to all types of pay, including "non-regular pay".

For example, if you elected to contribute 5% of pay to the Plan, that election will apply to all pay you receive from your employer unless you submit a special election. If you will be receiving a non-regular payment, you can submit a special election with respect to that pay check (either a greater amount or a lesser amount, including 0%). If you do not submit a special election, then your regular election will apply (in this example, 5% of pay would be withheld from the non-regular pay check if a special election is not submitted).

Contact the Plan office if you have any questions regarding this new feature or would like a copy of the election form to make a special election.

Very truly yours,

BOARD OF TRUSTEES