



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**

**December 2009**

This Summary of Material Modifications ("SMM") is to notify you of an amendment to the Electrical Construction Industry Annuity Plan (the "Plan"). 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:

Under the Plan, there are several ways that you can become eligible to receive a distribution of your account. Under one of the eligibility rules, you can elect to receive a distribution of your account if you have attained age 55 and terminated employment with a participating employer. But under that rule, the Plan provided that, if you elected to receive a distribution after age 55, and then later returned to work with an employer that was obligated to make contributions to the Plan on your behalf, then you would not again be eligible for a distribution until you terminated employment with a participating employer and attained age 62. The Trustees have amended the Plan to allow participants in this circumstance to receive a distribution at age 60, rather than age 62, effective October 1, 2009.

Contact the Plan office if you have any questions regarding this amendment.

Very truly yours,

BOARD OF TRUSTEES