



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

November 2015

This Summary of Material Modifications ("SMM") is to notify you of important changes 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.

Important Notice About Plan Changes

Distribution of Accounts of \$1,000 or Less Before Age 60 if You Return to Employment

Presently, if you receive a distribution from your account as described on pages 8-9 of the SPD before attaining age 60 and later return to employment with an Employer that is obligated to contribute to the Plan on your behalf, you will not be eligible to receive a subsequent distribution prior to attaining age 60. Effective November 1, 2015, the Trustees amended the Plan to permit a subsequent distribution at any age if your account does not exceed \$1,000 after you have terminated employment and have not received any contributions for six months.

Expiration of Three-Month Window Benefit

In February 2010, participants were notified that the Trustees had amended the Plan to permit you to elect to receive a distribution from your Plan account after you have terminated employment and no contributions have been made to the Plan on your behalf for three consecutive months. Prior to this amendment, the Plan required that no contributions be made for six months following your termination of employment. This three-month window benefit was extended so that it remains in effect through December 31, 2015. After 2015, however, a six-month lapse in contributions will again be required to receive a distribution following your termination of employment.

Questions

Contact the Plan Office for additional information or if you have questions regarding this change.

This Summary of Material Modifications ("SMM") explains important changes to the Plan as described above. This SMM cannot modify the terms of the formal Plan document. If there are inconsistencies between this SMM and the Plan document, the formal Plan document will control.