



National Integrated Group
Pension Plan

NOTICE TO ACTIVE, RETIRED, & VESTED TERMINATED PARTICIPANTS

From: Board of Trustees of the
National Integrated Group Pension Plan (the "NIGPP")
Subject: Summary of Material Modifications
Date: July 2009

This is a summary of the material modifications that have been made to the National Integrated Group Pension Plan (the "Plan") during the 2008 Plan Year. This summary is a supplement to the Plan's most recent Summary Plan Description ("SPD") which is dated July 2007. You should read this summary and retain it with your copy of the Plan's SPD.

- **DISABILITY PENSION**

The Trustees amended the Plan to clarify that the prior 2006 amendment to the Plan's disability eligibility rules, described in the 2007 SPD, was intended to, and does, apply to any participant whose "date of entitlement" as noted on the Social Security Award Certificate is on or after January 1, 2007.

- **REDUCTION OF FUTURE ACCRUAL RATE**

Effective July 1, 2008, the Trustees amended the Plan to reduce the Benefit Level for benefits earned under the Plan on and after July 1, 2008, by the amount of any Trustee Increases that were granted under the Plan on or after January 1, 1993. Benefits earned up to June 30, 2008, and negotiated benefit level increases that were previously approved by the Board of Trustees, and for which increased contributions are being paid, are not affected by this amendment.

- **SUPPLEMENT TO A PARTICIPATION AGREEMENT**

The Plan was amended to provide that in any case in which Benefit Levels under the Plan are reduced effective July 1, 2008, by the amount of Trustee Increases (as described above under "Reduction of Future Accrual Rate"), the Trustees have authority to approve future Supplements to a Participation Agreement that increase the July 1, 2008 Benefit Level, even if the new total Benefit Level is less than the Benefit Level that was in effect on June 30, 2008 (before the reduction of future accrual rate took effect).

- SEPARATE BENEFIT LEVEL DETERMINATIONS

The Plan was amended to provide that, if a Participating Employer joins the Plan on and after April 1, 2007, under the Future Service Only option, the Trustees have the authority to approve a Participation Agreement providing for separate calculations of a contribution rate and Benefit Level for those Participants hired before a specified date and those Participants hired on or after that specified date.

- COMPOSITION OF THE BOARD OF TRUSTEES

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