

TO: PLAN PARTICIPANTS OF THE MICHIGAN LABORERS' PENSION FUND
AND MICHIGAN LABORERS' VACATION FUND

RE: SUMMARY OF MATERIAL MODIFICATIONS

Dear Plan Participant:

This Notice, known as a Summary of Material Modifications ("SMM"), describes changes in the Pension Plan adopted by the Trustees and/or changes in the Vacation Plan since the latest Summary Plan Description has been issued. It is an amendment to the Summary Plan Description ("SPD") you received previously. You should keep this SMM with the SPD for future reference.

The Pension Plan was modified as follows:

- Effective March 1, 2006, the Trustees implemented a *temporary waiver* of the Suspension of Benefits Provision for those Participants who retired prior to January 1, 2006 and who returned to work in Zone 1 for a contributing employer that performs work under the collective bargaining agreement between the Laborers' Union and the Michigan Distribution Contractors Association during the period March 1, 2006 through October 31, 2006.
- Effective April 1, 2005, the Plan was amended to provide that, if a Participant, who had previously been approved for a Lump Sum Disability Benefit based upon Trade Disability, returned to work and subsequently applied for Disability Benefits, his eligibility for said benefits would be based upon a Disability Award from the Social Security Administration.
- Effective October 1, 2004, the Plan was amended to recognize employment with the Laborers' International Union toward eligibility for Unreduced Early Retirement Benefits.

The Pension and Vacation Board of Trustees as of the Date of this newsletter is as follows:

Union Trustees:

Robert Pilarski, *Chairman*
1963 Hatch Road
Bay City, MI 48906

Geno Alessandrini
Laborers' Local 1329
P.O. Box 863, North US 2
Iron Mountain, MI 49801

John Baldwin
Laborers' Local 355
1500 E. Columbia Road
Battle Creek, MI 49014

Management Trustees:

Bart Carrigan, *Secretary*
Michigan Chapter AGC/LRD
2323 North Larch
P.O. Box 27005
Lansing, MI 48906

Robert Coopersmith
Michigan Infrastructure &
Transportation Association
P.O. Box 1640
Okemos, MI 48805

Pat Cunningham
Cunningham Construction
2015 Goodrich, Box 1073
Jackson, MI 49203

Chris Chwalek
MI Laborers' District Council
302 S. Waverly Road, Suite 8
Lansing, MI 48917

Jimmy Cooper
Laborers' Local 1191
2161 W. Grand Boulevard
Detroit, MI 48208

Dan Husted
Laborers' Local 1075
P.O. Box 5188
Flint, MI 48505

Kendall Pilarski
Laborers' Local 1098
345 Morley Drive
Saginaw, MI 48601

Alex Zurek
Laborers' Local 355
1500 E. Columbia Avenue
Battle Creek, MI 49014

William Kersaan
Grand River Construction
5210 36th Street, Box 323
Hudsonville, MI 49426

Mike Nystrom
Michigan Infrastructure &
Transportation Association
P. O. Box 1640
Okemos, MI 48805

Robert Patzer
Michigan Infrastructure &
Transportation Association
P.O. Box 1640
Okemos, MI 48805

Bud Richter
Michigan Chapter, AGC
2323 North Larch Street
PO Box 27005
Lansing, MI 48906

Marie Stech
Construction Laborers Services
8709 North 32nd
P.O. Box 460
Richland, MI 49083