

**Notice to All Pension Fund Participants  
Regarding  
Suspension of Benefits Rules**

Under the current terms of the pension plan document, you are permitted to work (or be paid for) up to 40 hours in Disqualifying Employment in a calendar month without having your monthly pension payments suspended. Your pension payments will be suspended for any month in which you work 40 or more hours in Disqualifying Employment.

**In a meeting held May 11, 2005, the Board of Trustees agreed to temporarily modify the suspension of benefits rules as follows:**

**For Retirees under Age 65**

A retiree who meets all of the conditions listed below may work (or be paid for) up to four hundred eighty (480) hours in “Disqualifying Employment” in the 2005 calendar year before the Retiree’s benefits will be suspended. Once the four hundred eightieth (480<sup>th</sup>) hour of Disqualifying Employment is worked in the 2005 calendar year, the Retiree’s monthly pension payments will be suspended for the month in which the four hundred eightieth (480<sup>th</sup>) hour is worked in Disqualifying Employment and in each following month in the 2005 calendar year in which the retiree works any hours in Disqualifying Employment.

**For Retirees Age 65 or Older**

A retiree who meets all of the conditions listed below may work (or be paid for) up to four hundred eighty (480) hours in “Disqualifying Employment” in the 2005 calendar year before the Retiree’s benefits will be suspended. Once the four hundred eightieth (480<sup>th</sup>) hour of Disqualifying Employment is worked in the 2005 calendar year, the Retiree’s monthly pension payments will be suspended for the month in which the four hundred eightieth (480<sup>th</sup>) hour is worked in Disqualifying Employment provided that at least forty (40) hours were worked in that calendar month and in each following month in the 2005 calendar year in which the retiree works at least forty (40) hours in Disqualifying Employment.

**The conditions that must be satisfied are:**

- (1) The retiree must have been retired from and totally left any employment with a Contributing Employer or Disqualifying Employment for a minimum of thirty-one (31) days before returning to Disqualifying Employment.
- (2) The retiree must notify the Fund Office in writing within ten (10) days after starting any work of a type that is, or may be, Disqualifying Employment under the provisions of the Pension Plan.
- (3) The retiree must provide evidence of continuing employment to the Fund Office on a weekly basis, until the retiree ceases to work in Disqualifying Employment.

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The rules regarding Suspension of Pension Benefit as outlined on pages 30 to 33 of the Summary Plan Description continue to apply to all retirees in Disqualifying Employment who fail to satisfy at least one of the conditions listed above.

“Disqualifying Employment” means employment or self-employment that is:

- (1) in any industry covered by the Plan when the Participant’s pension payment began; and
- (2) in the geographic area covered by the Plan when the Participant’s pension began; and
- (3) in any occupation in which the Participant worked under the Plan at any time;

However, if a Participant worked in Covered Employment only in a skilled trade or craft, that is, as a Cement Mason, employment or self-employment shall be Disqualifying Employment only if it is in work that involves the skill or skills or that trade or craft directly or as in the case of supervisory work indirectly.

The term “industry covered by the Plan” means the industry and any other industry in which Employees covered by the Plan were employed when the Participant’s pension began or, but for suspension under this Article, would have begun.

The geographic area covered by the Plan when the Participant’s pension began or, but for suspension under this Article, would have begun.

**THIS CHANGE HAS BEEN APPROVED FOR THE 2005 CALENDAR YEAR ONLY. UNLESS THE BOARD OF TRUSTEES TAKES FURTHER ACTION, THE RULES AS OUTLINED ON PAGES 30 TO 33 OF THE SUMMARY PLAN DESCRIPTION WILL AGAIN BE IN EFFECT FOR ALL RETIREES BEGINNING JANUARY 1, 2006.**

Board of Trustees  
June 2005