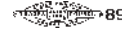




**CEMENT MASONS & PLASTERERS
LOCAL UNION #518 FRINGE BENEFIT FUNDS**

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

6405 Metcalf, Suite 200 • Overland Park, Kansas 66202
(913) 236-5490 • Fax: (913) 236-5499



June 2009

**TO: ALL MEMBERS OF THE CEMENT MASONS & PLASTERERS LOCAL 518
WELFARE FUND**

RE: SUMMARY OF MATERIAL MODIFICATION – DEATH BENEFIT

PLAN: EIN: 43-6039075 - PLAN NUMBER: 501

The purpose of this Summary of Material Modification is to inform you of changes made to the Welfare Plan benefits. Unless otherwise indicated, the effective date of these changes is September 1, 2008.

DEATH BENEFIT

Section 4.01, Death Benefit, has been amended effective September 1, 2008 by adding a new paragraph allowing a beneficiary to disclaim a death benefit.

The designated Beneficiary may disclaim the death benefit by completing a disclaimer approved by the Board of Trustees and submitting same to the Fund Office not later than twelve (12) months after the death of the participant. The designated Beneficiary will be deemed to have predeceased the Covered Person and such benefit will be paid as provided above as though the Covered Person died without designating a Beneficiary.

Keep this notice with your benefit booklet. If you have any questions regarding these changes, you may contact the Fund Office at (913) 236-5490 or (800) 542-4482.

Sincerely,

BOARD OF TRUSTEES