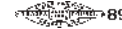




**CEMENT MASONS & PLASTERERS
LOCAL UNION #518 FRINGE BENEFIT FUNDS**

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 PARTICIPANTS OF THE CEMENT MASONS & PLASTERERS LOCAL 518
PENSION FUND**

**RE: SUMMARY OF MATERIAL MODIFICATION
AMENDMENT OF DEATH BENEFIT RULES**

**PLAN: EIN: 43-6098247
Plan Number: 001**

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

AMENDMENT OF DEATH BENEFIT RULES

The Board of Trustees of the Pension Fund amended Section 9.03 of the Plan document effective as of September 1, 2008.

Under the new Rules, a 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 12 months after the death of the Participant. The Beneficiary will be deemed to have predeceased the Participant and such benefit will be paid as provided under Section 9.04 as though the Participant 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