

# MICHIANA AREA ELECTRICAL WORKERS' FRINGE BENEFIT FUNDS

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Michiana Area Electrical Workers' Health and Welfare Fund  
Michiana Area Electrical Workers' Pension Fund  
Michiana Area Electrical Workers' Money Purchase Plan

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

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July 2011

**TO:** ALL PARTICIPANTS OF THE MICHIANA AREA ELECTRICAL WORKERS'  
PENSION FUND PENSION PLAN

**RE:** PENSION FUND PENSION PLAN – SUMMARY OF MATERIAL  
MODIFICATIONS (SMM)

Dear Participant:

This Notice is to advise you that the Trustees of the Michiana Area Electrical Workers' Pension Fund Pension Plan (the "Plan") have amended the Plan. This Notice, known as a Summary of Material Modifications ("SMM") is an amendment to the Summary Plan Description ("SPD") that you received previously. You should keep this SMM with the SPD for future reference.

**The Board of Trustees of the Plan has adopted the following Plan Modifications:**

- Effective retroactive to July 1, 2007, Participants starting at age 62 may begin to receive their pensions whether or not they have stopped working in covered service.
- Effective May 24, 2011, Plan Participants who are eligible to retire between the ages of fifty-five (55) to sixty-two (62), must have one payroll reporting calendar month of no contributions and no hours worked in covered service immediately after their retirement date before monthly retirement benefits start.

After the one month separation period has been confirmed by the Pension Fund Office, retirement benefits will be issued retroactively to the approved Participant's effective retirement date.

If you have any questions with regard to these Plan Modifications, please contact the Pension Department at the Fund Office shown below.

Sincerely,

BOARD OF TRUSTEES  
MICHIANA AREA ELECTRICAL WORKERS' PENSION FUND