

**Summary of Material Modifications**  
**to**  
**2013 Summary Plan Description**

- All references to Mass Mutual and Allied Administrators, and their contact information are changed to Coast Benefits, Administrative office for the Labor Unions 401(k) Plan, whose contact information is as follows:

Coast Benefits  
3444 Camino Del Rio North, Suite 100  
San Diego, CA 92108  
laborunions401k.com  
(p) 619 -641-3012  
(p) 855-958-4015 (toll-free)  
(f) 619-280-4304

- Vesting requirement for employer contributions, referenced on page 1 and 3, is no longer applicable. Participants are now 100% vested in all employer contributions.
- Investments under the Plan referenced on page 4, Addendum 1, are no longer applicable.
  - The Qualified Default Investment Alternative (QDIA) is now provided by the Vanguard Target Retirement Funds.
  - Current investment options are described in the information included in the enrollment packet.
  - All investment questions should be directed to Vanguard Monday through Friday, 5:30 a.m. to 6 p.m., Pacific Time at (800) 523-1188.
- Spousal Consent referenced on page 6 applies to a loan as well as distributions.
- Appeal to Arbitration language on page 11 is no longer applicable. You will still have a right to appeal a denial to the Trustees and also to file a lawsuit, but you will no longer have the option to appeal the Trustees' denial to an arbitrator.