

# UPPER PENINSULA PLUMBERS' & PIPEFITTERS' FRINGE BENEFIT FUNDS

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UP Plumbers' & Pipefitters' Health & Welfare Fund  
UP Plumbers' & Pipefitters' Pension Fund  
UP Plumbers' & Pipefitters' Money Purchase Fund  
UP Plumbers' & Pipefitters' Educational Fund

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

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July 2005

## SUMMARY OF MATERIAL MODIFICATION

### FOR THE

### UPPER PENINSULA PLUMBERS' AND PIPEFITTERS' PENSION FUND

This is a Summary of Material Modification (SMM) to the Upper Peninsula Plumbers' and Pipefitters' Pension Plan. It reflects the changes that have been adopted by the Trustees since the Summary Plan Description (SPD) was issued. This SMM should be retained with your copy of the SPD for future reference.

The Pension Plan was amended to provide the following:

Effective July 1, 2005, a Disabled Participant will no longer be credited with a Year of Service for receiving monthly Social Security Disability Benefits.

Should you have any questions with this regard, please contact the Pension Department at the Fund Office.

Sincerely,

Board of Trustees  
Upper Peninsula Plumbers' and  
Pipefitters' Pension Fund