

**SUMMARY OF MATERIAL MODIFICATION to the
CONSTRUCTION LABORERS PENSION TRUST OF GREATER ST. LOUIS**

The Trustees amended the Construction Laborers Pension Trust of Greater St. Louis (“Plan”) as follows:

1. Effective May 1, 2016, Section 5, Subsection C.1, is amended to add Paragraph c. below:
 - c. Special Program for Resumption of Covered Employment after Retirement from May 1, 2016, to October 31, 2016

Covered Employment that meets the following conditions shall not constitute Disqualifying Employment:

- i. You work no more than 474 hours during the time period of May 1, 2016, through October 31, 2016. If you work 475 hours or more, the general Suspension of Benefits rules in this Section 5.C shall apply.
- ii. You do not work in the position filled until after the Contributing Employer has contacted the St. Louis Laborers’ Local Unions 42-110 or the Eastern Missouri Laborers’ District Council seeking an active Employee and the position remained unfilled for 48 hours.
- iii. The Contributing Employer pays you the same rate as an active Employee, including remitting hourly contributions to the Plan and to the affiliated benefit funds.

If you work in Covered Employment under this Paragraph c., you will receive applicable Pension Credits under the Plan, and you will receive an annual pension recalculation before the beginning of the 2017 Plan Credit Year.

This Paragraph c. does not change the Suspension of Benefits rules in this Section 5.C for any employment after October 31, 2016.

If you have any questions regarding these changes, please contact the Laborers’ Benefit Office at (314) 644-2777.