

[Date]

TO PARTICIPANTS IN THE
PLUMBING AND PIPEFITTING INDUSTRY
RETIREMENT PLAN OF KANSAS

Re: Recent Plan Amendment – Summary of Material Modifications

Dear Participant:

We are writing to advise you of changes that were recently made to the Plumbing and Pipefitting Industry Retirement Plan of Kansas (the “Plan”). This document supplements the Plan’s Summary Plan Description (“SPD”).

Effective as of October 4, 2017, we revised the Plan to add a requirement that any lawsuit filed by a participant or beneficiary seeking benefits under the Plan be brought (i) after the claimant has exhausted the Plan’s appeal procedures, (ii) within two years after the claimant is notified of the Trustees’ final decision on appeal, and (iii) in the United States District Court for the District of Kansas.

If you have any questions about this summary, please contact the Plan Administrator.

Sincerely,

THE TRUSTEES