

[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 a change that was recently made to the Plumbing and Pipefitting Industry Retirement Plan of Kansas (the “Plan”). This document supplements the Plan’s Summary Plan Description (“SPD”).

We revised the Plan to remove the 90-day time limit within which a participant’s surviving spouse may elect to receive a lump-sum payment of the Plan’s death benefit in lieu of a qualified preretirement survivor annuity. This change is effective with respect to distributions of death benefits occurring on or after January 1, 2019.

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

Sincerely,

THE TRUSTEES