

DIVISION 1181 A.T.U. – NEW YORK EMPLOYEES PENSION FUND
101-49 Woodhaven Boulevard, Ozone Park, N.Y. 11416
(718) 845-5800

November 2013

Dear Participant:

Enclosed is the Summary of Material Modifications that has been recently adopted by the Trustees.

Please keep a copy for your records.

Very truly yours,

THE FUND OFFICE

DIVISION 1181 A.T.U. - NEW YORK EMPLOYEES PENSION FUND

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Division 1181 A.T.U. - New York Employees Pension Fund (“Fund”) has adopted the following changes to the Division 1181 A.T.U. - New York Employees Pension Plan (“Plan”), effective September 24, 2013. Please keep this document with your Summary Plan Description (“SPD”).

1. The following is added at the end of the subsection entitled “Appeals Procedures” in Section 20 of the SPD:

If you wish to file suit for a denial of a claim of benefits, you must do so within three (3) years of the date the Trustees denied your appeal. For all other actions, you must also file suit within three (3) years of the date on which the violation of Plan terms is alleged to have occurred. Additionally, if you wish to file suit against the Plan or the Trustees, you must file suit in the United States District Court for the Eastern District of New York, Brooklyn Courthouse. These rules apply to you, your Spouse, Beneficiary or Alternate Payee. This Section applies to all litigation against the Fund.