

## UA LOCAL 190 DEFINED CONTRIBUTION PLAN

### SUMMARY OF MATERIAL MODIFICATION

Effective July 1, 2012

**IMPORTANT NOTICE: This notice is being given to you to make you aware of changes in the provisions of the UA Local 190 Defined Contribution Plan (Plan) and Summary Plan Description (SPD).**

The limits on how much you can contribute through the 401(k) payroll deduction feature have changed.

*Before July 1, 2012*, your choices for how much to contribute were:

50 cents per hour  
\$1.50 per hour  
\$2.50 per hour  
\$3.50 per hour  
\$5.00 per hour

*Effective July 1, 2012*, an additional choice has been added: you can now also choose to contribute **\$5.50 per hour or \$6.00 per hour**. This means that your choices for how much to contribute are now:

50 cents per hour  
\$1.50 per hour  
\$2.50 per hour  
\$3.50 per hour  
\$5.00 per hour  
\$5.50 per hour  
\$6.00 per hour

In addition, the Trustees have now made clear that you are allowed to change your election at any time by submitting a new written election form to your employer. The election change will become effective for the payroll period beginning after your employer receives your written election.

You should keep this document with your copy of the SPD and your other Plan records. Contact the Administrative Manager at the Fund Office if you have any questions: Benefit Advisors, Inc., 24900 Harper Ave., St. Clair Shores, MI 48080 [1-888-390-PIPE (7473)].