

SOUTHERN CALIFORNIA PIPE TRADES DEFINED CONTRIBUTION FUND

SUPPLEMENT #13

To: All Participants
From: Board of Trustees
Date: October 2009
Re: Fund Merger, New Fund Addition, and Change in Default Investments

**PLEASE INSERT THIS NOTICE IN YOUR
SUMMARY PLAN DESCRIPTION BOOK**

FUND MERGER

Barclays Global Investors has announced that, as of the close of business on November 20, 2009, the LifePath 2010 Fund will merge into the LifePath Retirement Fund.

BGI's LifePath funds are constructed such that the asset allocation of the funds gradually moves closer to that of LifePath Retirement Fund as the funds approach their target year. Accordingly, the asset allocation of the LifePath 2010 Fund has become essentially identical to the asset allocation of the LifePath Retirement Fund, thereby eliminating the need to have two separate funds.

No action is required on your part, except that, if you have money invested in the LifePath 2010 Fund, or if you have a future investment election for the LifePath 2010 Fund, and do not want that money invested in the LifePath Retirement Fund, you may contact Prudential Retirement and change your future investment election and/or transfer your balance to an alternative fund.

NEW FUND ADDED

Effective on the same day as the abovementioned merger, the Board of Trustees has decided to add a new investment option to the plan:

Barclays Global Investors LifePath 2050 R

The addition of this Fund will change the default investment options for new Participants after November 20 who do not make an investment election when they first enroll. The addition of this new fund will have no effect on the investment elections of existing Participants, even if those elections were as a result of the plan's default options. Please see the enclosed Qualified Default Investment Alternative (QDIA) Notice for more information on default investments. If you want to invest in the new fund after November 20 you may do so by contacting Prudential.

After the addition of the LifePath 2050 Fund, new Participants' investment elections will be defaulted as follows:

- If you were born after 1982 the default investment will be Barclays Global Investors LifePath 2050 R
- If you were born between 1973 and 1982 the default investment will be Barclays Global Investors LifePath 2040 R
- If you were born between 1963 and 1972 the default investment will be Barclays Global Investors LifePath 2030 R
- If you were born between 1953 and 1962 the default investment will be Barclays Global Investors LifePath 2020 R
- If you were born before 1953 the default investment will be Barclays Global Investors LifePath Retirement R

The Summary Plan Description will be amended to reflect the elimination of the LifePath 2010 Fund and the addition of the LifePath 2050 Fund.

If you have any questions about the investment offered in the Defined Contribution Fund, or to make changes in your account, you may call Prudential Retirement at **877-778-2100** or log on to **www.prudential.com/online/retirement**. If you are new to the Prudential web site, you will need your Personal Identification Number (PIN) in order to register. If you do not know your PIN, you may call 877-778-210, and an operator will provide you with one.

A wealth of information about the Fund's investments is available in the Fund prospectuses and elsewhere. However, neither Plan Trustees, nor Prudential Retirement, nor your employer, are permitted to offer you investment advice. You are encouraged to consult with your financial advisor about your investment strategy.