

**SOUTHERN CALIFORNIA PIPE TRADES  
HEALTH AND WELFARE FUND  
PENSIONERS & SURVIVING  
SPOUSES PLAN**

**SUPPLEMENT #24**

To: All Participants  
From: Board of Trustees  
Date: February 2009  
Re: Change in Lifetime Maximum Benefit

**PLEASE KEEP THIS NOTICE WITH YOUR SUMMARY  
PLAN DESCRIPTION BOOK**

Effective April 1, 2009, the Lifetime Maximum Benefit (LMB) paid by the Fund will be changed for 2009.

Members who retired on or before December 31, 2008, have a LMB of \$2,000,000. Members who retire on or after January 1, 2009 have the same LMB as they had under the Active Plan as of their retirement effective date (see Active Plan Supplement #20.)

Surviving Spouses whose spouse died on or before December 31, 2008 have a LMB of \$500,000. Surviving Spouses whose spouse dies on or after January 1, 2009 have the same LMB as they had under the Active or Pensioner & Surviving Spouses Plan as of the date of death.

The new LMB tiers will be in effect April 1, 2009 for all claims incurred since January 1, 2009.

Any benefits paid by the Fund during your lifetime will count against your LMB.