

# SOUTHERN CALIFORNIA PIPE TRADES RETIREMENT FUND

## SUPPLEMENT #18

To: All Participants

From: Board of Trustees

Date: September 2009

Re: Eligibility for Death Benefits Under the Heroes Earnings  
Assistance and Relief Act of 2008 (“HEART Act”)

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

### Plan Amendment

The Board of Trustees of the Retirement Fund recently amended the Plan to comply with the Heroes Earnings Assistance and Relief Act of 2008 (“HEART Act”). For purposes of determining a participant’s dependent’s eligibility for a death benefit under the Plan, a participant who dies as a result of qualified military service on or after January 1, 2007, shall be treated as having died while actively engaged in covered employment. Thus if a death benefit, such as the lump sum death benefit, requires a participant to be actively employed at the time of death for his or her beneficiary to be entitled to the benefit, the participant will be deemed actively employed if he dies in qualified military service, as defined by the Uniform Services Employment and Reemployment Rights Act of 1994, as amended (“USERRA”), and the Plan.

Note that with respect to a participant who dies while serving in qualified military service, the deceased participant’s period of qualified military service immediately prior to his or her death will not be taken into account for purposes of determining entitlement to or the amount of the death benefit.