

SOUTHERN CALIFORNIA PIPE TRADES DEFINED CONTRIBUTION FUND

SUPPLEMENT No. 6

To: All Participants
From: Board of Trustees
Date: February 2015
Re: Withdrawal of 401(a) Employer Non-elective Contribution Account

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

When the Summary Plan Description (SPD) was last printed, one Plan provision related to withdrawals of 401(a) (employer contributions) account balances made prior to retirement was omitted in error. Through this Supplement, the missing provision has been incorporated into Section 10(F) of the SPD, page 167, as subsection 10(F)(i) and the entire section now reads as follows:

(F)Withdrawal of 401(a) Employer Non-Elective Contribution Account

The portion of the Participant's Individual Account that is made up of 401(a) Employer Non-Elective Contributions may be paid to him/her if:

i) For Small Balances

- a) The amount is \$2,000 or less; and
- b) No 401(a) Employer Non-Elective Contributions have been made to the Participant's Individual Account for two consecutive Plan Years.

ii) After Termination of 401(a) Employer Non-Elective Contributions

- a) The Participant has participated in the Plan for at least 60 months following the date the first 401(a) Non-Elective Employer Contributions were made on his/her behalf; and
- b) There have been no such contributions made to the Plan on the Participant's behalf and no such contribution were required to be made to the Plan on behalf of the Participant for twelve (12) consecutive months; and
- c) The Participant's Employer has not recommenced 401(a) Employer Non-Elective Contributions to the Plan.

In either case, once the Participant withdraws his/her 401(a) Employer Non-Elective Contributions, he/she may not participate in the Plan for a period of six months following the date of the withdrawal. During the six-month period that the Participant's participation is suspended, the Plan will not accept his/her Elective Contributions. Also, the Participant may not take a distribution under this provision if his/her Employer has recommenced Non-Elective Contributions.