

SOUTHERN CALIFORNIA PIPE TRADES DEFINED CONTRIBUTION FUND

SUPPLEMENT No. 8

To: All Participants

From: Board of Trustees

Date: November 2015

Re: Information about the Plan's Normal Retirement Age and Statement Advising that Benefits Are Not Insured

**KEEP THIS NOTICE WITH THE
SUMMARY PLAN DESCRIPTION**

The Summary Plan Description has been amended as follows:

1. The following statement is inserted into Section 11 (page 168) of the Summary Plan Description:

The Normal Retirement Age under the Plan is age sixty five (65). Benefits are payable at normal retirement age but may be paid prior to or after Normal Retirement Age under the terms and conditions set forth herein.

2. The following statement is inserted into Section 16(I) (page 172) of the Summary Plan Description:

Benefits provided under this Plan are not insured by the Pension Benefit Guaranty Corporation (PBGC) or any other governmental agency, because neither the PBGC nor any other agency insures the benefits of a defined contribution pension plan.