

SOUTHERN CALIFORNIA PIPE TRADES DEFINED CONTRIBUTION FUND

SUPPLEMENT No. 9

To: All Participants

From: Board of Trustees

Date: November 2016

Re: Benefit Payment on Termination of Employment

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION (SPD)

Effective January 1, 2017, the Plan Document and Summary Plan Description (SPD) have been amended to reduce and clarify restrictions on receiving a benefit upon termination of employment. The revised provision, set forth in Section 10(G) on page 167 of the SPD, shall read as follows:

G) Benefit Payment on Termination of Employment

A Participant may withdraw the entire balance of his Individual Account if, during the 12 calendar months prior to the date the benefit is paid:

- i) The Participant has not been employed or self-employed in any capacity by a participating Employer; and
- ii) The Participant has not worked in the plumbing and piping industry within the geographic jurisdiction of District Council #16; and
- iii) The Fund has received no reciprocal payments based on hours worked during those 12 months.