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## Summary of Material Modifications

**Date:** November 2017

**To:** All Participants of the Northeast Carpenters Pension Plan

**From:** The Board of Trustees

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The purpose of this Notice is to inform you of the changes that have been made to the Northeast Carpenters Pension Plan. This Notice contains important information concerning your pension benefits.

You should keep this Summary of Material Modifications ("SMM") together with your Summary Plan Description ("SPD") at all times. The two documents should be read together for an accurate description of your current pension benefits. If you have any questions, you may contact the Fund Office.

The following amendment to your SPD is effective January 1, 2017.

The section labeled Disability Pension on pages 10-11 of your SPD is amended to add the following language:

*For purposes of determining your eligibility for disability retirement, if you file an application for a Disability Pension on or after January 1, 2017, you will be considered an Active Participant if you are credited with a total of at least 2,000 Hours of Service over the five consecutive calendar years ending with the calendar year during which the Social Security Administration determined that you became disabled.*

If you have any questions, you may contact the Fund Office.