

Laborers Pension Trust Fund for Northern California – Annuity Plan
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IMPORTANT ANNOUNCEMENT

DATE: October 15, 2009

TO: All Participants of the Laborers Pension Trust Fund for Northern California –
Annuity Plan.

RE: Payment of Accumulated Share

Effective **September 1, 2009**, a Non-Bargained Participant in receipt of a pension from *any Defined Benefit Plan sponsored by a Contributing Employer* will be entitled to receive a distribution of his/her Accumulated Share **at retirement.**

This change replaces the language under Section 3.02.a (4) of the Annuity Plan Rules and Regulations where previously only those Participants in receipt of a pension from 1) the Laborers Pension Trust Fund for Northern California; or 2) a pension from the Laborers' International Union of North America (LIUNA) could withdraw their share at retirement.

If you should have any questions about this Notice, please contact the Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

Sincerely,

Board of Trustees

This Announcement is intended to be a brief summary of the Plan change. It cannot describe each and every Plan Provision that may be relevant to your situation. You should always refer to your Plan Booklet for the full details of your Plan. You should keep all Important Announcements with your Plan Booklet so that it contains up-to-date information on the Plan.