IMPORTANT NOTICE

June 2010

To: All Participants of the Flint Plumbing and Pipefitting Industry Defined Contribution Plan

Re: Flint Plumbing and Pipefitting Industry Defined Contribution Plan
    Summary of Material Modification – Early Retirement Age Decreased to Age 53

Dear Participants:

The purpose of this notice is to inform you of a recent change to the Early Retirement Age for the Flint Plumbing and Pipefitting Industry Defined Contribution Plan. This change is effective immediately.

At the meeting on May 5, 2010, the Board of Trustees of the Flint Plumbing and Pipefitting Industry Defined Contribution Plan changed the Participants Early Retirement Age from age 55 to age 53. This change was made so the Early Retirement Age for the Defined Contribution Plan is consistent with, and similar to, the Early Retirement Age for the Flint Plumbing and Pipefitting Industry Pension Plan. Once again, this change is effective immediately.

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Sincerely,

FLINT PLUMBING AND PIPEFITTING INDUSTRY
DEFINED CONTRIBUTION PLAN BOARD OF TRUSTEES