



MICHIGAN REGIONAL COUNCIL OF CARPENTERS' FRINGE BENEFIT FUNDS

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IMPORTANT ANNOUNCEMENT

SUMMARY OF MATERIAL MODIFICATION

TO: All Participants in the Michigan Regional Council of
Carpenters' Annuity Fund

The Board of Trustees of the Michigan Regional Council of Carpenters' Annuity Fund has made the following change to the provision for the eligibility for benefits on the occurrence of **Termination of Employment:**

You are eligible for a termination benefit if you accrue less than 200 Hours of Service in the preceding six (6) consecutive month period under this Plan and completely withdraw from further work in the carpentry and related industries in the Plan's geographic coverage area. Benefits paid as a result of a termination of employment are paid following the end of the sixth month period in which these eligibility requirements are met (i.e. paid the first week of the 7th month following approval of application).

For the Board of Trustees'

Michigan Regional Council of Carpenters' Annuity Benefits Office