

**SUMMARY OF MATERIAL MODIFICATION TO THE
MASON TENDERS' OF GREATER ST. LOUIS VACATION FUND**

Effective March 1, 2014, the Trustees of the Mason Tenders' of Greater St. Louis Vacation Fund ("Plan") amended the Summary Plan Description ("SPD") in the manner set forth below:

1. The first paragraph of Item 7, Funding and Payment of Vacation Benefits, on page 3 of the SPD, is amended to read as follows:

The Vacation Plan is funded through contributions made by employers as provided pursuant to a collective bargaining agreement in effect between Laborers Locals 42, 53, 110 and 660 (the Locals) and the Mason Contractors Association of Saint Louis.

The above change clarifies that the Plan accepts contributions from and is funded by employers that have signed collective bargaining agreements with Laborers Local 660, as well as Laborers Locals 42, 53, and 110.

If you have any questions, please contact the Benefit Office at (314) 644-2777 or toll free (800) 489-0228 ext. 2, or send an e-mail to benefits@stllaborers.com.

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MASON TENDERS' OF GREATER ST. LOUIS VACATION FUND**

Effective September 8, 2014, the Trustees of the Mason Tenders' of Greater St. Louis Vacation Fund ("Plan") amended the Summary Plan Description ("SPD") by adding the following paragraph to the end of Section 11.b:

Under federal law, Participants have the right to bring a civil action under Section 502(a) of ERISA if he or she is dissatisfied with the decision of the Board of Trustees' decision on appeal. Before bringing such an action, the Participant must exhaust the Plan's claims and appeals procedure set forth in this Section. Any such action under ERISA must be filed within one year of the date on which the Board of Trustees notifies the Participant of their final decision on the Participant's appeal.

The above paragraph requires you to file any lawsuits following the Trustees' final decision on an appeal for benefits under the Plan within one (1) year of date the Trustees notify you of their decision.

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