

**SUMMARY OF MATERIAL MODIFICATION TO THE
ST. LOUIS LABORERS' VACATION FUND**

Effective September 8, 2014, the Trustees of the St. Louis Laborers' 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.

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.