

January 11, 2010

Re: Important Fund Addition Announcement for the Sheet Metal Workers' Local 73 Annuity Plan

Dear Plan Participant:

The Board of Trustees regularly reviews the investment options available through the Sheet Metal Workers' Local 73 Annuity Plan to make sure they continue to help you meet your financial goals and investment objectives. As a result, the following changes are being made to the Sheet Metal Workers' Local 73 Annuity Plan's investment lineup.

New Investment Options

Beginning on February 1, 2010, two new investment options will be added to the investment lineup. Your new investment options are listed below. Please see the investment options descriptions in the *About Your New Investment Option* section of this letter.

Fidelity Magellan[®] Fund
Fidelity Low-Priced Stock Fund

About Your New Investment Options

The following are descriptions of your new investment options.

Fidelity Low-Priced Stock Fund

Ticker:	FLPSX
Category:	Domestic Equities - Mid Blend
What It Is:	A growth mutual fund.
Goal:	Seeks to provide capital appreciation.
What it invests in:	Primarily invests at least 80% of its assets in low-priced stocks (those priced at or below \$35 per share), which can lead to investments in small and medium-sized companies. The fund may potentially invest in stocks not considered low priced. Investments in smaller companies may involve greater risk than those of larger, more well-known companies. The fund may invest in securities of domestic and foreign issuers. The fund may invest in "growth" or "value" stocks, or both. If you sell any of your shares after holding them for less than 90 days, the fund will deduct a short-term trading fee from your account equal to 1.5% of the value of the shares sold. Share price and return will vary.

Fidelity Magellan[®] Fund

Ticker:	FMAGX
Category:	Domestic Equities - Large Growth
What It Is:	A growth mutual fund.
Goal:	Seeks to provide capital appreciation.
What it invests in:	Primarily invests in common stocks. The fund may invest in securities of domestic and foreign issuers. The fund manager is not constrained by any particular investment style. At any given time, the fund manager may tend to buy "growth" stocks or "value" stocks, or a combination of both types. In buying and selling securities for the fund, the manager relies on fundamental analysis of each issuer and its potential for success in light of its current financial condition, its industry position, and economic and market conditions. Factors considered include growth potential, earnings estimates, and management. Share price and return will vary.

If you have any questions, please contact Fidelity by calling toll-free at 1-866-84-UNION (1-866-848-6466), Monday through Friday (excluding New York Stock Exchange holidays) between 8:30 A.M. and 12:00 A.M. Eastern Time to speak with a Service Center Representative.

Sincerely,

Board of Trustees
SMW Local 73 Annuity Plan

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call Fidelity at 1-800-343-0860 or visit www.fidelity.com for a free prospectus. Read it carefully before you invest.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 P.M. Eastern Time, or on weekends or holidays, will receive the next available closing prices.

The investment options available through the Plan reserve the right to modify or withdraw the exchange privilege.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917