

January 11, 2010

**Re: Conversion of SMW Local 73 Annuity Plan from Money Purchase Plan  
to a Profit-Sharing Plan**

Dear Plan Participant:

Effective February 1, 2010, Sheet Metal Workers' Local No. 73 Annuity Plan is being converted from a money purchase pension plan to a profit-sharing plan. This notification of change is being provided as required under Section 204(h) of the Employee Retirement Income Security Act of 1974 (ERISA). Employer contributions made to the Plan on your behalf have not changed. The purpose of this conversion is to provide participants with more flexibility in Plan design.

This amendment to the Annuity Plan will have the following effect:

- Employer contributions made on your behalf will remain in the Annuity Plan; provided, however, that future benefit accruals may decrease.
- All current participants will continue to participate in the converted plan; therefore, no portion of the Annuity Plan is being terminated and the Annuity Plan is deemed to continue in its entirety.
- All assets from the money purchase plan will be transferred to, and separately accounted for under, the newly converted plan.
- You will not be allowed to receive a distribution on account of this plan conversion.

If you have any questions, please contact the Annuity Department at 708-449-7373 ext. 2 and the customer service representatives will be happy to assist you.

Sincerely,

Board of Trustees  
SMW Local 73 Annuity Plan