Central Pennsylvania Teamsters Pension Fund

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1055 Spring Street, Wyomissing, PA 19610 Mailing Address: P.O. Box 15223 Reading, PA 19612-5223 www.CentralPATeamsters.com

Phone: 610-320-5505 TOLL FREE IN PA: 1-800-343-0136 TOLL FREE IN USA: 1-800-331-0420

FAX: 610-320-9239

TO ALL PARTICIPANTS COVERED UNDER THE CENTRAL PENNSYLVANIA TEAMSTERS PENSION FUND'S DEFINED BENEFIT PLAN

SUMMARY OF MATERIAL MODIFICATIONS OCTOBER, 2016

This Summary of Material Modifications ("SMM") describes a change recently made to that Plan:

On March 9, 2016, the Trustees of the Plan unanimously adopted an amendment to the Defined Benefit Plan summarized as follows:

A participant or beneficiary dissatisfied with a decision set forth in a Claim Review Opinion may seek relief by initiating litigation as allowed by law. Any such litigation must be filed within one-calendar year of the date on which such participant knew or should have known of the decision in the Claim Review, otherwise, any such litigation will be time-barred. The Administrator shall promulgate rules for determining whether particular litigation has been commenced within this one-year period.

The Board of Trustees Central Pennsylvania Teamsters Pension Fund