TO: PLAN PARTICIPANTS AND BENEFICIARIES
FROM: EIGHTH DISTRICT ELECTRICAL PENSION FUND ANNUITY PLAN BOARD OF TRUSTEES
SUBJECT: IMPORTANT NOTICE OF CHANGES TO THE ANNUITY PLAN

The Board of Trustees recently adopted an amendment to the Eighth District Electrical Pension Fund Annuity Plan ("Plan"), effective April 1, 2014. The purpose of this notice is to notify you of these changes. You should keep this notice with your current Summary Plan Description for the Plan (2011 edition). We have summarized the changes below:

**Repayment Provisions for Plan Loans**

Effective March 14, 2017, a loan from a Participant's Individual Account can be repaid in either monthly or quarterly installments. This repayment option applies to all loans that are available from the Plan. Please contact Prudential at 1-877-778-2100 for more information on Plan loans.

If you have any questions regarding these changes, please contact the Fund Office.

Sincerely,

BOARD OF TRUSTEES