



CENTRAL NEW YORK LABORERS'

HEALTH AND WELFARE, PENSION, ANNUITY & TRAINING FUNDS

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TOBIE WEILAND
FUND ADMINISTRATOR

October 2013

SUMMARY OF MATERIAL MODIFICATIONS AND NOTICE TO PARTICIPANTS

CENTRAL NEW YORK LABORERS' ANNUITY FUND

(Plan No.: 002; EIN: 16-1229376)

Dear Participant:

The following describes a recent change to your Summary Plan Description:

The section titled "**BENEFITS UPON TERMINATION OF SERVICE**" is revised by the addition of a new second paragraph in the Answer to Question 32, "**ARE THERE ANY SPECIAL PROVISIONS REGARDING SMALL BENEFITS?**," so that Question 32 and its Answer provide the following:

"32. ARE THERE ANY SPECIAL PROVISIONS REGARDING SMALL BENEFITS?"

If your Individual Account balance does not exceed \$5,000, or such greater amount as may hereafter be allowed by Internal Revenue Code Section 411(a)(11) governing qualified retirement plans, the Trustees shall distribute it to you in a lump sum, upon receipt of the appropriate application, regardless of any other plan provision, when you have reached your Retirement Date or when you apply for a Termination Benefit.

If you have an Individual Account of less than \$100.00, there have been no employer contributions required to be tendered for a period of 24 consecutive months, and the Fund Administrator, after reasonable efforts, cannot locate you, your Individual Account shall be forfeited to the general treasury of the Annuity Fund to be utilized for Fund expenses. In the event you are thereafter located, the Fund will reinstate your account."



Please keep this information with your Annuity Fund Summary Plan Description booklet for permanent reference. If you have any questions concerning your benefits, please contact the Fund Office at (315) 434-9305.

Very truly yours,

**BOARD OF TRUSTEES OF THE
CENTRAL NEW YORK LABORERS' ANNUITY FUND**