



USW Industry 401(k) Plan

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Dear Participant:

The Board of Trustees of the USW Industry 401(k) Fund (the “Fund”) has adopted the following change to the USW Industry 401(k) Plan. This letter summarizes the change. Please keep this document with your Summary Plan Description (“SPD”), so that you always know the benefits that you are eligible for and the rules that apply.

### **SUMMARY OF MATERIAL MODIFICATION**

Effective April 30, 2014, the **Special Rules for Merged Plans** section is revised to add the following new provision:

#### **Ware Industries, Inc. South Plainfield Local 8228 Retirement Plan**

Former participants in the Ware Industries, Inc. South Plainfield Local 8228 Retirement Plan (the “Ware Plan”) may make an in-service withdrawal of benefits accrued in the Ware Plan before April 30, 2014 upon attaining age 62. Upon rehire after April 30, 2014 in a position covered by a collective bargaining agreement or other agreement pursuant to which contributions are required to be made to the Fund on the participant’s behalf, such participant shall be entitled to repay to the Fund the full amount of his distribution from the Ware Plan and have his forfeiture under the Ware Plan restored by Ware Industries, Inc. to a separate account under the Fund provided that the participant makes the repayment to the Fund before the earlier of (i) five years after his reemployment date, or (ii) the date the participant incurs five consecutive Breaks in Service (as defined in the Ware Plan). The amount restored will not be subject to adjustment for interim investment gains or losses.

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