

SUMMARY OF MATERIAL MODIFICATIONS

We are pleased to present you with this Summary of Material Modifications (“SMM”), which provides a descriptive summary of recent changes to the Central PA Teamsters Defined Benefit Plan and Retirement Income Plan 1987. If you have questions or would like additional information, please contact the Pension Fund Office.

NEW DISABILITY RETIREMENT BENEFIT RULES FOR DEFINED BENEFIT PLAN FOR 2014

For Participants whose Social Security entitlement date is on or after January 1, 2014, certain changes have been made to the Disability Retirement Benefit.

First, the benefit will be paid in the form of a Straight Life Annuity (i.e., an annuity payable over only the Participant’s lifetime) but only until the earlier of (1) the date that the Participant ceases to be Disabled or (ii) the date that the Participant attains Normal Retirement Age.

Second, when the Participant attains Normal Retirement Age, he or she will be entitled to select any form of benefit permitted under the Plan, subject to the spousal consent rules if the Participant is married at such time.

Third, if the Participant dies while receiving a Disability Retirement Benefit, the Participant’s surviving Spouse shall be entitled to receive a Qualified Pre-Retirement Survivor Annuity (“QPSA”).

All other rules governing Disability Retirement Benefits remain the same.

DEFINED BENEFIT COMBINED MINIMUM MONTHLY BENEFIT (“CMMB”) RULE AFFECTING PARTICIPANTS WHO LEAVE ON ACCOUNT OF DISABILITY OR LAYOFF WITH INSUFFICIENT HOURS TO QUALIFY ON ACCOUNT OF THE TWO-YEAR RULE

If a Participant leaves Covered Employment on account of Disability or Layoff and returns within 36 months, he or she will be entitled to make up the hours needed to qualify under the CMMB two-year rule. The Participant must satisfy all of the other Plan requirements in order to receive the CMMB.

**CHANGE IN THE DEFINITION OF SPOUSE AND MARRIED TO REFLECT LAW
FOR DEFINED BENEFIT PLAN AND RETIREMENT INCOME PLAN 1987**

Effective September 16, 2013

As a result of the Supreme Court Defense of Marriage Act (“DOMA”) decision and an IRS ruling impacting federal tax law, the Pension Fund will recognize as married any married same-sex couple whose marriage was recognized as valid in the jurisdiction in which the marriage was entered into, regardless of the residence of the couple. Accordingly, a Participant’s same-sex spouse will be entitled to all spousal rights under both the Defined Benefit Plan and the Retirement Income Plan 1987, including the right to a survivor benefit, the right to make a direct rollover to another qualified plan or to an IRA, and other rights accorded spouses under the Plan and applicable law.