

Central Pennsylvania Teamsters Pension Fund

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

Summary of Material Modifications October 2016

The Board of Trustees eliminated the lump sum benefit for certain very small benefits in the Defined Benefit Plan. Effective November 30, 2015 all benefits under the Defined Benefit Plan are paid in an annuity form.

**The Board of Trustees,
Central Pennsylvania Teamsters Pension Fund**