

Central Pennsylvania Teamsters Pension Fund

JOSEPH J. SAMOLEWICZ, Administrator

MARTIN L. CULLEN, Assistant Administrator

Board of Trustees:

WILLIAM M. SHAPPELL, Chairman and Trustee
TOM J. VENTURA, Secretary and Trustee
KEVIN M. CIOK, Trustee
TOMM FORREST, Trustee
MARK L. JOHNSON, Trustee
KEITH L. NOLL, Trustee
HOWARD W. RHINIER, Trustee
MICHAEL P. RYS, Trustee
DANIEL W. SCHMIDT, Trustee



1055 Spring Street, Wyomissing, PA 19610

Mailing Address: P.O. Box 15223

Reading, PA 19612-5223

Phone: 610-320-5505

TOLL FREE IN PA: 1-800-343-0136

TOLL FREE IN USA: 1-800-331-0420

FAX: 610-320-9239

CENTRAL PENNSYLVANIA TEAMSTERS PENSION FUND RETIREMENT INCOME PLAN 2000

July, 2008

To all Participants of the Central Pennsylvania Teamsters Retirement Income Plan 2000

The attached Notice, called a Summary of Material Modifications, advises you of changes in the information presented in your Summary Plan Description ("SPD") with respect to the Plan. Please do two things with this notice: (1) read it and, if you have any questions, contact the Fund Office; and (2) keep this notice with your SPD, so that when you refer to the SPD, you will be reminded that the changes described in this notice have occurred. This SMM covers Amendments adopted from January 1, 2008 through May 31, 2008.

If you have any questions regarding this Summary of Material Modifications, please contact the Fund Office at (610) 320-5500, toll free in Pennsylvania at (800) 422-8330 or toll free nationwide at (800) 331-0420.

Very truly yours,

CENTRAL PENNSYLVANIA TEAMSTERS
PENSION FUND

CENTRAL PENNSYLVANIA TEAMSTERS RETIREMENT INCOME PLAN 2000

SUMMARY OF MATERIAL MODIFICATIONS

To: Participants of the Central Pennsylvania Teamsters Retirement Income Plan 2000 (the "Plan")

This notice, called a Summary of Material Modifications or "SMM" advises you of changes in the information presented in the Summary Plan Description ("SPD") with respect to the Plan. Please do two things with this notice: (1) read it and, if you have any questions, contact the Fund Office; and (2) keep this notice with your SPD, so that when you refer to the SPD, you will be reminded that the changes described in this notice have occurred. This SMM covers amendments adopted in 2007 as well as amendments adopted through May 31, 2008.

- The Plan was amended to permit nonspouse beneficiaries to rollover their benefits to an inherited IRA. Prior to this amendment, only surviving spouses (or former spouses treated as surviving spouses under a qualified domestic relations order) were permitted to elect a direct rollover of the benefits they received from a deceased Participant. This amendment became effective January 1, 2007.
- The plan was amended to pay death benefits to the individual who paid the Participant's funeral expenses if (1) the Participant did not have a surviving spouse and (2) the Participant failed to file a beneficiary designation form with the Fund Office, and (3) the Participant's account does not exceed \$7500. This amendment became effective January 1, 2008.
- The Plan was amended to extend the election maximum period in which a participant may elect to receive his benefits from 90 days to 180 days ending on the annuity starting date. Prior to this amendment, if an election form was signed more than 90 days ending on the annuity starting date, the law required the Participant to refile and reexecute his application form. In addition, if a Participant was married, and his spouse waived the qualified joint and survivor annuity more than 90 days from the annuity starting date, the spouse was required to sign a new waiver form. This amendment became effective for distributions after December 31, 2007.