

**Western States Office and Professional Employees
Pension Fund**

**NOTICE TO PARTICIPANTS
and
SUMMARY OF MATERIAL MODIFICATIONS**

To: All Participants in the Western States Office and Professional Employees Pension Fund ("Plan")
From: Board of Trustees, as Sponsor and Plan Administrator
Date: January 7, 2014

This document provides notification to all Participants that the Plan has been amended. The amendment eliminates a provision allowing retired Participants who originally selected a joint marital payment form, and whose spouse has died, to designate a new spouse as a joint annuitant. This election had to be made during the first year of the new marriage. The amended language is under the heading "D. Change Of Form Of Benefit Or Joint Annuitant By A Retired Participant" on page 10 of the SPD (the third paragraph under the heading).

Effective Date: The amendment is effective June 21, 2013. Applications received by the Trust Office on or before June 20, 2013, are not subject to the amendment.

Plan Information: The Plan's EIN is 94-6076144 and the Plan Number is 001. The Plan also acts as the Summary Plan Description ("SPD").

Retain for Your Records: Please keep this document with your original SPD and any SMMs previously provided to you. Together, they inform you of your rights and benefits under the Plan. These documents are also available on the Plan's website at: <http://www.wsp.aibpa.com>.

Read and Understand: The Board of Trustees encourages all Participants to read this document carefully so Participants understand this change to the Plan and how the change may impact each Participant.

Further Information: Any questions concerning the Plan and/or the amendment discussed in this document should be directed to A&I Benefit Plan Administrators, Inc., the Plan's third party administrator. Contact information is provided at the bottom of this page.