

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

NOTICE TO PARTICIPANTS

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: April 1, 2014

This document provides notification to all Participants that the Plan and the Plan’s Withdrawal Liability Policy, has been amended. The amendment states that the Plan’s method for allocating the Plan’s unfunded vested benefits to employers withdrawing on or after April 1, 2014, will be the presumptive method under ERISA §4211(b)(2). A copy of the amended Plan and Withdrawal Liability Policy are available at the Plan’s website: <http://www.wsp.aibpa.com>.

Effective Date: The amendment is effective for withdrawals on or after April 1, 2014.

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, the Plan’s third party administrator. Contact information is provided at the bottom of this page.