

# Northwest Ironworkers Trusts

Administered by

Welfare & Pension Administration Service, Inc.

RETIREMENT • HEALTH and SECURITY • VACATION • ANNUITY • APPRENTICESHIP

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October 15, 2013

**TO: All Active and Retired Plan Participants and their Dependents  
Northwest Ironworkers Trust Funds**

**RE: Summary of Material Modification—Eligibility of Same-Sex Spouse**

**NORTHWEST IRONWORKERS HEALTH AND SECURITY FUND  
NORTHWEST IRONWORKERS RETIREMENT TRUST  
IRONWORKERS DISTRICT COUNCIL OF THE PACIFIC NORTHWEST FIELD  
IRONWORKERS ANNUITY TRUST FUND**

*This is a summary of material modification describing changes adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklets.*

**Lawful Spouse** –Under the Northwest Ironworkers Health and Security Fund, your eligible dependents include your lawful spouse as determined under Federal Law and treated as a spouse under the Internal Revenue Code. Effective July 1, 2013, this will include a legally recognized same-sex spouse.

In addition, as of July 1, 2013, a spouse under the Northwest Ironworkers Retirement Plan and under the Ironworkers District Council of the Pacific Northwest Field Ironworkers Annuity Plan will mean a lawful spouse as determined under Federal Law and treated as a spouse under the Internal Revenue Code, including a legally recognized same-sex spouse.

If you have questions about this notice, you may contact the Trust Office at (866) 986-1515.

Sincerely,

**The Board of Trustees  
Northwest Ironworkers Trust Funds**

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Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Administration Office.

*In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan.*