



**GREATER KANSAS CITY LABORERS
FRINGE BENEFIT FUNDS**

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION
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October 2005

To All Participants of the Greater Kansas City Laborers Pension Fund

RE: PENSION PLAN CHANGES

Dear Participant:

The Board of Trustees is pleased to announce an important change to the Pension Plan. The change is as follows:

Disability Pensions

Effective for retirements on or after January 1, 2005, a Participant whose disability is due to an illness or injury for which Workers' Compensation benefits were received, shall be eligible to receive disability pension benefits if the Participant:

1. earned at least five (5) pension credits under covered employment; and
2. worked at least 500 hours in each of the five consecutive years immediately prior to the year in which the Participant is disabled.

The amount of the benefit shall be based on a graded amount beginning at 50% of the benefit for 5 – 10 Pension Credits up to 100% of the benefit for 30 Pension Credits (or the benefit available under any early retirement option if it is higher).

If you have any questions concerning these improvements, please contact the Fund Office.

Sincerely,

BOARD OF TRUSTEES