

**CEMENT MASONS PENSION TRUST FUND FOR NORTHERN CALIFORNIA
220 CAMPUS LANE
SUISUN, CA 94585-1499
TELEPHONE: (707) 864-3300 OR TOLL-FREE (888) 245-5005**

IMPORTANT ANNOUNCEMENT REGARDING YOUR PENSION PLAN

TO: ALL PLAN PARTICIPANTS

The Board of Trustees of the Cement Masons Pension Trust Fund for Northern California is pleased to announce that an "extra" benefit check will be issued on November 1, 2001 to each Pensioner and Beneficiary whose pension is effective on or before October 1, 2001 and whose pension is in pay status (not deceased or suspended) as of October 31, 2001. The amount of the check will be equal to one month's benefit as of October 1, 2001.

We are pleased that the Fund's current financial position makes it possible to make this improvement to your Pension Plan. As the financial position of the Fund is affected by fluctuations in the economy, we cannot promise future improvements. However, please be assured that the Trustees remain committed to providing the best benefits possible under the Plan, while maintaining a solid financial foundation.

If you have any questions regarding this improvement, please do not hesitate to contact the Fund Office at (707) 864-3300 or toll-free at (888) 245-5005 or you may E-mail us at customerservice@norcalcementmasons.org. This notice is part of and should be kept with your Summary Plan Description booklet.

Sincerely,

BOARD OF TRUSTEES

**OCTOBER 2001
INSERT 1 TO 9/1/01 BOOKLET**

This notice is only intended to be a brief summary of selected Plan provisions. As such, it cannot address all aspects governing the payment of benefits under the Plan. In order to more fully understand your entitlement to benefits, rights and obligations, you should refer to your Plan booklet and the Plan document.

-PLEASE PLACE THIS INSERT IN YOUR PENSION PLAN BOOKLET-