



SOUTHERN CALIFORNIA PIPE TRADES DEFINED CONTRIBUTION FUND

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IMPORTANT NOTICE REGARDING YOUR RIGHT TO DIRECT THE INVESTMENT IN YOUR INDIVIDUAL ACCOUNT

(Qualified Default Investment Alternative (QDIA) Notice)

This Notice will serve as an annual notice for current or new enrollees who have all or a portion of the monies in their Individual Accounts invested in the Fund's default investment alternative and may not have exercised their right to direct how monies in their Individual Account are invested.

If you do not exercise or have not exercised in the past your right to invest all or some of the monies contributed to your Individual Account in the Defined Contribution Fund, the monies for which no investment instructions have been received will be invested in a default investment alternative also known as a "Default Option." Monies placed in a Default Option will continue to be invested in the Default Option until you provide investment instructions to the Fund through John Hancock Retirement Plan Services directing all or a portion of your Individual Account be invested in one or more of the Fund's other investment alternatives.

The T. Rowe Price Retirement mutual funds (described in more detail below) are the Plan's Default Options. If you provide no instructions on how your Individual Account should be invested, your contributions will be invested in the T. Rowe Price Retirement fund with a date that is close to the year you will turn age 65.

While you do not have to direct how your Individual Account is invested, if your contributions are placed in a Default Option because you have not provided any investment instructions, you should note that you may at any time direct all or a portion of the assets in your Individual Account out of the T. Rowe Price Retirement fund to which you have been defaulted. There are no restrictions on directing assets out of the T. Rowe Price Retirement funds and there are no redemption fees charged to your Account if and when you do so, however your fees may be higher or lower depending on the investment options you select.

You may direct that all or a portion of your Individual Account be placed in one or more of the investment funds offered by the Trustees.

The Southern California Pipe Trades Defined Contribution Plan is designed to comply with Section 404(c) of ERISA. Generally, this means that the Plan provides you the opportunity to exercise control over the assets in your Individual Account and the opportunity to choose from a broad range of investment alternatives.

The Plan gives the Trustees the right to establish separate investment funds that are characterized by investments in specific types of securities and other investment vehicles. You may choose how your Individual Account is to be allocated among these investment funds.

You may direct that all or a portion of your Individual Account be placed in one or more of the investment options offered by the Trustees. On a daily basis you may direct or redirect the investment fund (or funds) in which your Individual Account is to be invested and, separately, direct or redirect the investment of future contributions made on your behalf.

Information regarding the Plan's investment options is found in your Summary Plan Description.

If you do not have your Summary Plan Description, it is available online at scptac.org. Additional copies are available from the Fund Office. You may obtain more information about your investment options, including ordering a prospectus for any investment alternative, or you may make changes regarding how your Individual

Account is invested by calling John Hancock Retirement Plan Services at (800) 294-3575 or by visiting mylife.jhrps.com.

If you don't direct how you want your Individual Account to be invested, it will be invested in a T. Rowe Price Retirement fund, the Plan's Default Option.

If you choose not to direct the investment of all or any portion of the money in your Individual Account, the balance of your account that you do not self-direct will be invested in the option selected by the Trustees for all Individual Accounts for which no direction is received. This is the Plan's "Default Option." The Trustees have selected the T. Rowe Price Retirement mutual funds as the Plan's Default Options.

The T. Rowe Price Retirement fund with a date that is close to the year you will turn age 65 is your Default Option. If you do not direct the investment of all or any portion of the money in your Individual Account, the balance of your account that you do not self-direct will be invested in an age-appropriate T. Rowe Price Retirement fund.

The T. Rowe Price Retirement funds are "target date funds" which are each comprised of a diversified set of mutual funds. The "target date" in a target date fund is the approximate date an investor plans to start withdrawing money. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund's principal value guaranteed at any time including at the target date. You do not have the ability to actively manage the investments within a target date fund as the asset allocation is pre-selected and cannot be changed by you as long as you stay invested in the target date fund option. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities.

T. ROWE PRICE RETIREMENT FUNDS (Advisor Class)

From	To	Investment Option	Fees
On or before	1939	T. Rowe Price Retirement 2005 Fund (Advisor Class)	0.83%
1940	1949	T. Rowe Price Retirement 2010 Fund (Advisor Class)	0.83%
1950	1959	T. Rowe Price Retirement 2020 Fund (Advisor Class)	0.91%
1960	1969	T. Rowe Price Retirement 2030 Fund (Advisor Class)	0.97%
1970	1979	T. Rowe Price Retirement 2040 Fund (Advisor Class)	1.00%
On or after	1980	T. Rowe Price Retirement 2050 Fund (Advisor Class)	1.00%

See the enclosed Fund Fact Sheets for more information about these funds.