

SOUTHERN CALIFORNIA PIPE TRADES DEFINED CONTRIBUTION FUND

SUPPLEMENT No. 10

To: All Participants

From: Board of Trustees

Date: April 2017

Re: New Investment Lineup

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Effective in April 2017, the Summary Plan Description (SPD) has been amended as follows:

Section 9(A) – Fees – is replaced by the following:

A) Fees

Participants in the Defined Contribution Fund pay two types of fees:

i) Fees Paid to the Fund Office:

- a) To cover general expenses necessary to administer the fund, such as recordkeeping, legal and audit fees, collected via:
 - A \$1.00 monthly fee (charged quarterly to all accounts).
 - Charges to all accounts quarterly, pro-rata, based on account balance (totaling approximately 0.80% annually as of December 2016).
- b) A fee of the lesser of \$550 or 10% of the account balance for processing a domestic relations order.

ii) Fees Paid to Investment Funds:

Each investment fund charges fees to manage the assets it holds. These are subtracted from the funds' assets before investment performance is calculated. The fees are disclosed in the fund's prospectus, which can be obtained from the Fund Office or from John Hancock. These fees currently range from 0.04% to 0.92% of the investment fund market value.

Section 17 – Investment Options – is replaced by the following:

SECTION 17 – INVESTMENT OPTIONS

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 the opportunity for a Participant or Beneficiary to exercise control over the assets in his/her Individual Account and the opportunity to choose from a broad range of investment alternatives.

After reviewing a description of each investment option, you may direct that all or a portion of your Individual Account be placed in one or more of the investment options. If you do not direct the investment of your Individual Account, 100% of your balance, plus any future contributions, will be invested in a default option chosen by the Trustees. In accordance with the Plan, the Trustees may change the options for investment in the future.

You must contact John Hancock Retirement Plan Services at (800) 294-3575, or mylife.jhrps.com, to select or change your investment options.

The current investment options offered are as follows:

Fund Name (Share Class)	Ticker Symbol
Invesco Stable Value Fund CIT	N/A *
BlackRock Small/Mid Cap Index Fund (Class K)	BSMKX
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Vanguard Inflation-Protected Securities Fund (Admiral Shares)	VAIPX
Invesco Equity and Income Fund (Class R6)	IEIFX
Baird Aggregate Bond Fund (Institutional Class)	BAGIX
T. Rowe Price Blue Chip Growth Fund (Class I)	TBCIX
RBC Emerging Markets (Class R6)	RREMX
PIMCO All Asset Fund (Institutional Class)	PAAIX
Vanguard Institutional Index Fund (Institutional Shares)	VINIX
American Funds - EuroPacific Growth Fund (Class R6)	RERGX
American Beacon Bridgeway Large Cap Value Fund (Inst Class)	BRLVX
Target Date Funds:	
T. Rowe Price Retirement 2005 Trust (Class A)	N/A *
T. Rowe Price Retirement 2010 Trust (Class A)	N/A *
T. Rowe Price Retirement 2015 Trust (Class A)	N/A *
T. Rowe Price Retirement 2020 Trust (Class A)	N/A *
T. Rowe Price Retirement 2025 Trust (Class A)	N/A *
T. Rowe Price Retirement 2030 Trust (Class A)	N/A *
T. Rowe Price Retirement 2035 Trust (Class A)	N/A *
T. Rowe Price Retirement 2040 Trust (Class A)	N/A *
T. Rowe Price Retirement 2045 Trust (Class A)	N/A *
T. Rowe Price Retirement 2050 Trust (Class A)	N/A *
T. Rowe Price Retirement 2055 Trust (Class A)	N/A *
T. Rowe Price Retirement 2060 Trust (Class A)	N/A *

* This option is a common trust fund, not a mutual fund, so it does not have a ticker symbol.