

# **SOUTHERN CALIFORNIA PIPE TRADES RETIREMENT FUND DEFINED CONTRIBUTION FUND**

## **SUPPLEMENT\***

To: All Participants  
From: Board of Trustees  
Date: November 2014  
Re: Same-Sex Spouses

### **KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION**

Both the Retirement Plan and the Defined Contribution Plan were previously amended effective September 16, 2013 to redefine the term “Spouse” and to recognize a same-sex spouse of a Participant who is lawfully married to the Participant in accordance with the laws in the jurisdiction in which the marriage took place. On October 29, 2014 both Plans were again amended, per recent IRS guidance, to provide for an earlier effective date for the new definition of Spouse. The new effective date is June 26, 2013. If you received a benefit from either Plan on or after June 26, 2013 and were married to a same-sex spouse and if you believe one or both Plans did not recognize your marriage at the time you received a benefit, you should contact the Fund Office.

Domestic partnerships and civil unions are not considered marriages and therefore do not entitle a Participant’s partner to any benefits under the Retirement Plan or the Defined Contribution Plan.