



MEBA MEDICAL & BENEFITS PLAN

MEBA PENSION TRUST

MEBA TRAINING PLAN

MEBA VACATION PLAN

BENEFIT PLANS

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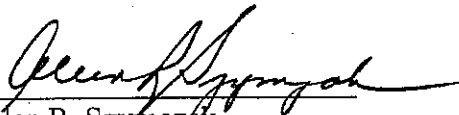
MEBA PENSION TRUST

SUMMARY OF MATERIAL MODIFICATIONS

At their meetings in February 2007, the Trustees adopted the following changes to the Defined Benefit Plan:

1. Effective June 1, 2001, the Plan will allow a Participant with at least six years of Vesting Credit and at least six years of Pension Credit to retire on a Disability Pension provided that said Participant has ceased working in Covered Employment on or after June 1, 2001 due to a permanent and total disability which is evidenced by receipt of a Social Security Disability award that established a benefit commencement date within one year of the day the Participant last worked in Covered Employment.
2. The restrictions on post-retirement Prohibited Employment are being relaxed so that employment on a fishing boat, touring boat, pilot launch, yacht or charter hire under 70 feet in length is no longer included in the definition of prohibited "work aboard any vessel." With this change, working on a fishing boat, touring boat, pilot launch, yacht or charter hire under 70 feet in length will *not* result in a suspension of benefits. (Previously, only work aboard fishing and touring boats under 60 feet in length was allowed).

The above changes are effective immediately.


 Allen R. Szymczak
 Administrator