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Chairman

Lawrence J. McManamon  
Secretary

John Cammuso  
Vice Chairman

Edwin G. Vance  
Assistant Secretary

DATE: JANUARY 2015  
TO: PARTICIPANTS IN THE BOILERMAKERS NATIONAL ANNUITY TRUST  
FROM: BOILERMAKERS NATIONAL ANNUITY TRUST  
RE: NOTICE OF AMENDMENT NO. 13 TO THE PLAN DOCUMENT, AMENDED AND RESTATED AS OF JANUARY 1, 2007

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To comply with IRS rules requiring qualified retirement plans to recognize the Supreme Court’s decision in *United States v. Windsor* that legally married same-sex couples must be treated as married under federal law, the Trustees adopted Amendment No. 13 to the Annuity Plan, effective June 26, 2013. This notice summarizes Amendment No. 13 and highlights the treatment of same-sex marriages under the Annuity Plan. Please read this notice and keep it with your Summary Plan Description for future reference.

**ADDITION OF A DEFINITION OF “SPOUSE” TO COMPLY WITH FEDERAL LAW**

A new Plan Section 1.44, labeled “Spouse,” has been added to clarify that the term “Spouse” is to include same-sex spouses, in accordance with the *Windsor* decision and subsequent IRS guidance for qualified retirement plans.

Pursuant to guidance issued by the IRS, effective September 16, 2013, the Annuity Plan will recognize a marriage between same-sex spouses as valid if the marriage was celebrated in a state which recognizes same-sex marriage, regardless of the married couple’s state of domicile. Between June 26, 2013 and September 15, 2013, the Annuity Plan will recognize a marriage between same-sex spouses as valid if: 1) the marriage was celebrated in a state which recognizes same-sex marriage; and 2) the married couple is domiciled in a state which recognizes same-sex marriage. This treatment will not apply to registered domestic partnerships, civil unions, and other formal relationships under state law, as these arrangements are not deemed to be “marriage” for purposes of the qualified retirement plan rules.

Any references in the Plan to “surviving spouse” and “Husband and Wife,” such as those found in any Plan language discussing survivor annuity benefits, shall be interpreted as including same-sex spouses if the parties satisfy the legal requirements stated above.