

Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds

Trustees:
H. Joseph Ayers
W. Robert Davidson
John D. Farrish
Michael W. Hughes
Lindsay Marshall
William A. Nations



July 28, 2009

Dear Participant,

When you first became a Participant of the Teamsters Joint Council No. 83 of Virginia Health and Welfare Fund and/or Pension Fund, you were provided either a "Resource Notebook" or CD containing documents that describe the Fund(s) to you.

Yearly updates are provided to notify you of any changes the Board of Trustees makes to either the Plan Document – the official operating document of the Fund(s) or the Summary Plan Description (SPD) – the document designed to describe the Fund(s) operation in easy-to-read language.

Since last July, a number of changes have been made by the Trustees. These updates are available to you in three different ways:

- **Downloadable from Web Site** – Visit the Fund's web site at www.tjc83funds.org to download and print the replacement pages, or if desired, a full Plan Document and SPD. You can find both the updated document and the replacement pages under the link "Required Publications."
- **CD** – If you prefer to have the full documents on a free CD, send a request by e-mail to yourfund@tjc83funds.net, a written request through the mail or call the number below.
- **Traditional Page Updates** – If you would like to update your notebook with the latest version of the documents, feel free to e-mail, call or write for the latest set of replacement pages.

As always, we certainly appreciate the ability to serve you in your daily benefit needs. Please email us at yourfund@tjc83funds.net with questions, comments or suggestions on how to improve our operations.

Very truly yours,

A handwritten signature in black ink that reads "Michael M. McCall".

Michael M. McCall, CEBS
President and CEO