



New York Life Retirement Plan Services
 690 Canton Street
 Westwood, MA 02090

The purpose of this communication is to inform you of an important change to the United Association S&P 500 Index Fund that affects **The Steamfitters' Industry Supplemental Retirement Plan**. The Board of Trustees (the "Board") of the United Association S&P 500 Index Fund (the "Fund"), has determined that it is in the best interest of the Fund to cease operations and liquidate assets.

As a result of this closing, all existing balances and future contributions in this fund will be transferred to a new investment option, selected by the trustees as shown below, unless you elect to invest in one or more of the other funds available through your plan.

Balances and Future Contribution Elections to This Investment Option...	Ticker	... Will Be Moved to This Investment Option	Ticker
United Association S&P 500 Index Fund (Class I)	UASPX	> Columbia Large Cap Index Fund (Class R5)	CLXRX

The new investment option shown above will be available as of 5 p.m. Eastern Time (ET) on **October 21, 2013**. At that time, the current investment option shown above will no longer be available for contributions under the Plan. All existing balances and future contributions in this fund will automatically be transferred to the new investment option on **October 24, 2013** as indicated in the chart above.

If you have any questions or you do not want your existing balances and future contributions to transfer to the investment option as shown above, you can request a transfer before 4 p.m. ET on **October 24, 2013**.

You may view your options and change elections at mylife.newyorklife.com or by contacting the participant service center at 1.800.294.3575 on weekdays (except for holidays observed by the New York Stock Exchange), 8:00 a.m. to 10:00 p.m. ET. For your protection, all calls to our representatives are recorded.

An investment profile, including information regarding expense ratios and redemption fees, is enclosed with this package. Please review the following fund investment profile carefully.

All mutual funds are subject to market risk and may fluctuate in value.

Please contact mylife.newyorklife.com or call 1-800-294-3575 for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus, and, if available, a summary prospectus, contains this and other information about the investment company. Please read the prospectus, and, if available, a summary prospectus, carefully before investing.