

**Notice of Critical Status For
Laborers' Local No. 91 Pension Plan
EIN: 51-6031768, Plan Number: 001**

This is to inform you that on August 26, 2016 the plan actuary certified to the U.S. Department of the Treasury, and also to the plan sponsor, that the plan is in critical status for the plan year beginning June 1, 2016. Federal law requires that you receive this notice.

Critical Status

The plan is considered to be in critical status because it has funding or liquidity problems, or both. More specifically, the plan's actuary determined that the plan has an accumulated funding deficiency for the current plan year.

Rehabilitation Plan and Possibility of Reduction in Benefits

Federal law requires pension plans in critical status to adopt a rehabilitation plan aimed at restoring the financial health of the plan. This is the seventh year the plan has been in critical status. The law permits pension plans to reduce, or even eliminate, benefits called "adjustable benefits" as part of a rehabilitation plan. On November 10, 2010, you were notified that the plan reduced or eliminated adjustable benefits. On September 23, 2010, you were notified that as of that date the plan is not permitted to pay lump sum benefits (or any other payment in excess of the monthly amount paid under a single life annuity) while it is in critical status. If the trustees of the plan determine that further benefit reductions are necessary, you will receive a separate notice in the future identifying and explaining the effect of those reductions. Any reduction of adjustable benefits will not reduce the level of a participant's basic benefit payable at normal retirement. In addition, the reductions may only apply to participants and beneficiaries whose benefit commencement date is on or after January 1, 2011. But you should know that whether or not the plan reduces adjustable benefits in the future, effective as of September 23, 2010, the plan is not permitted to pay lump sum benefits (or any other payment in excess of the monthly amount paid under a single life annuity) while it is in critical status.

Adjustable Benefits

The plan offers the following adjustable benefits which may be reduced or eliminated as part of any rehabilitation plan the pension plan may adopt: Disability Benefits (if not yet in pay status), Early Retirement Benefit or Retirement-type subsidy, and the Special Early Retirement Benefit for Benefits earned prior to January 1, 2011.

Where to Get More Information

For more information about this Notice, you may contact Mr. William Grace, c/o Laborers' Local No. 91 Benefit Funds, 4500 Witmer Industrial Estates, Niagara Falls, NY 14305. The telephone number is (716) 297-6001. You have a right to receive a copy of the rehabilitation plan from the plan.