**AMENDMENT TO THE**

**AIRCONDITIONING AND REFRIGERATION INDUSTRY**

**HEALTH AND WELFARE TRUST FUND**

**SUMMARY PLAN DESCRIPTION**

The Summary Plan Description (SPD) is amended as follows:

1. Effective July 1, 2006, Article "VII. Fee-for-Service-Medical Benefits" is amended by adding the following to the end of the "Plan Exclusions" section on page 34:

   "20. Routine Well Baby Care visits on or after a dependent child's third birthday."

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**CERTIFICATE OF ADOPTION OF AMENDMENT**

The undersigned Chairman and Secretary of the Board of Trustees of the Airconditioning and Refrigeration Industry Retirement Trust Fund do hereby certify that the foregoing Amendment to the Summary Plan Description was duly adopted by the Board of Trustees at a meeting duly called and held on 11/14, 2006.

Chairman

Secretary