

**ELECTRICAL WORKERS LOCAL NO. 292 DEFINED CONTRIBUTION AND 401(k) PLAN**

**IMPORTANT NOTICE**

**Summary of Material Modifications**

To: Participants in the Electrical Workers Local No. 292 Defined Contribution and 401(k) Plan

From: The Board of Trustees

Date: September 12, 2017

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This Summary of Material Modifications (SMM) is to advise you of a recent amendment to the Electrical Workers Local No. 292 Defined Contribution and 401(k) Plan (Plan).

The SMM is an update to the Plan's Summary Plan Description (SPD) and describes how the amendment may affect your rights under the Plan. This SMM is considered a part of the SPD and you should retain a copy for your records.

**Salary Deferral Contributions for Apprentices**

Effective June 1, 2017, any Minneapolis JATC indentured apprentice may elect to defer a portion of their wages for the purpose of making salary deferral contributions to the Plan.

**Hardship Distributions for COBRA Premiums**

Effective August 16, 2017 the Plan has been amended to allow its participants to receive a hardship distribution to pay the premiums for COBRA continuation coverage provided by a group health plan other than the I.B.E.W. 292 Health Care Plan.

The SPD describes the Plan's benefits, how to file a claim, and other rights you may have under the Plan. This SMM is only a summary of the changes made to the Plan by the amendments described above. It is the Plan Document (and any amendment) that govern your rights under the Plan. You should not rely on the SPD or any SMM to determine your benefits.

The Plan Document, its amendments, the SPD, and SMMs are all available on the website for the Benefits Office at [www.ibew292benefits.org](http://www.ibew292benefits.org). You have the right to obtain a paper copy of any of these documents without charge. To view any of these documents, visit [www.ibew292benefits.org](http://www.ibew292benefits.org) and look under the "Benefit Plans" tab.

If you cannot access a document through the website, would like a hard copy mailed to you, or if you have any questions about the Plan, please contact the Benefits Office at (763) 493-8830 or (800) 368-9045.