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ELECTRICAL WORKERS LOCAL NO. 292 PENSION PLAN

IMPORTANT NOTICE

Summary of Material Modifications

To: Participants in the Electrical Workers Local No. 292 Pension Plan
From: The Board of Trustees
Date: September 21, 2018

This Summary of Material Modifications (SMM) is to advise you of recent amendments to the Electrical Workers Local No. 292 Pension Plan (Plan).

The SMM is an update to the Plan's Summary Plan Description (SPD) and describes how the amendments 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.

Teaching Positions and Disqualifying Employment

The Plan has been amended to clarify that "Disqualifying Employment" does not include teaching positions at accredited schools that award at least an associate of arts degree related to the electrical industry.

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. 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 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.