IRON WORKERS DISTRICT COUNCIL OF WESTERN NEW YORK AND VICINITY RETIREE SUPPLEMENTAL BENEFIT PLAN (RETIRED PARTICIPANTS)

SUMMARY OF MATERIAL MODIFICATIONS AND NOTICE TO PARTICIPANTS

(Plan No: 502; I.D. 16-1550492)

July 14, 2020

Dear Participant:

The following is a summary of an important change made to your Summary Plan Description ("SPD"), effective August 13, 2020:

Section 12 (**Statement of ERISA Rights**) is amended by adding the following new paragraph to the end of the Subsection titled "**Enforce Your Rights**":

Venue. Venue of any legal action, including, but not limited to, any challenge to an appeal denial, in connection with this Plan shall lie exclusively in the Federal District Court in Monroe County, New York and all legal actions against this Plan and its Trustees may only be brought in the Federal District Court in Monroe County, New York.

Please place this information with your Summary Plan Description for permanent reference. Contact the Fund Office at (585) 424-3510 if you have any questions.

Sincerely,

BOARD OF TRUSTEES OF THE IRON WORKERS DISTRICT COUNCIL OF WESTERN NEW YORK AND VICINITY SUPPLEMENTAL BENEFIT PLAN