

**IRON WORKERS DISTRICT COUNCIL OF WESTERN
NEW YORK AND VICINITY ANNUITY FUND**

**SUMMARY OF MATERIAL MODIFICATIONS
AND NOTICE TO PARTICIPANTS**

(Plan No. 001; I.D. 14-6195662)

Dated: February 2, 2026

Dear Participant,

The following is an important change to your Annuity Fund Summary Plan Description,
effective November 14, 2025:

A new Question and Answer 5A is added as follows:

5A. WHAT CONSTITUTES COVERED EMPLOYMENT?

Covered employment means employment for which your employer is
obligated to make contributions to the Annuity Fund on your behalf under
a Collective Bargaining Agreement or a Participation Agreement.

If you have any questions, please contact the Fund Office.

Sincerely,
The Board of Trustees