

**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: \_\_\_\_\_

Dear Participant,

The following is an important change to your Annuity Fund Summary Plan Description:

The final paragraph of the Answer to Question No. 32, "WHAT HAPPENS IF MY APPLICATION FOR BENEFITS UNDER THE PLAN IS DENIED?", which begins on page 10 of the SPD, replaced with the following:

**Temporary Extension of Certain Timeframes in Response to COVID-19  
Pandemic**

Effective March 1, 2020, the Iron Workers District Council of Western New York and Vicinity Annuity Fund will suspend certain deadlines detailed below that fall during the "COVID-19 Outbreak Period" (March 1, 2020, until sixty (60) days after the announced end of the COVID-19 National Emergency) until the earlier of: (a) one year from the applicable deadline; or (b) the end of the COVID-19 Outbreak Period. This means that every time that one of the following deadlines occurs on or after March 1, 2020, that deadline will be suspended for up to a year, as long as the COVID-19 Outbreak Period continues:

1. The deadline to file an initial benefit claim under the Plan's claims procedures.
2. The deadline to file an appeal of an adverse benefit determination under the Plan's appeals procedures.

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

Sincerely,

The Board of Trustees