IRON WORKERS DISTRICT COUNCIL OF WESTERN NEW YORK AND VICINITY WELFARE FUND

SUMMARY OF MATERIAL MODIFICATIONS AND NOTICE TO PARTICIPANTS

(Plan No. 501; I.D. 16-0776208)

March 12, 2020

Dear Participant,

The following information describes modifications to the benefits provided by the Iron Workers District Council of Western New York and Vicinity Welfare Fund ("Fund"). Effective January 1, 2019, the Fund's Trustees amended the Fund's Summary Plan Description ("SPD") as follows:

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The Board of Trustees chart on page 1 of the Fund's Summary Plan Description is deleted in its entirety and replaced with the following, with italics indicating newly appointed Trustees:

Board of Trustees

Employer Trustees

H.L. (Chip) Stephenson, Trustee BVR Construction Co., Inc. 8 King Road Churchville, NY 14428

Thomas Dickey, Trustee Ace Architectural 5285 Upper Mountain Road Lockport, NY 14094

Kelly Gilligan, Trustee
Rochester Rigging and Erectors, Inc.
7819 State Route 5 & 20
Bloomfield, NY 13369

Union Trustees

Scott Gardner, Trustee Iron Workers Local 33 650 Trabold Road Rochester, NY 14624

Scott Brydges, Trustee Iron Workers Local 9 412 39th Street Niagara Falls, NY 14303

Robert Cole, Trustee Iron Workers Local 440 10 Main Street, Suite 200 Whitesboro, NY 13492

As always, if you have any questions regarding these benefit modifications, please
contact the Fund Office at (585) 424-3510 or (800) 288-0782.
Sincerely,

The Board of Trustees