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)

Dated: June 27, 2025

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 December 1, 2024:

The chart setting forth the composition of the Board of Trustees in the informational pages at the front of the SPD, is replaced with the following:

Employer Trustees

Thomas Dickey

Kelly Gilligan

H.L. (Chip) Stephenson

Union Trustees

Jason LaGamba

Tim Starwald

Robert Cole

You should keep this information with your Summary Plan Description booklet (which summarizes your benefits) in a safe place. It is important to retain this information until a new booklet is issued to you.

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