

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

SUMMARY OF MATERIAL MODIFICATIONS AND NOTICE TO PARTICIPANTS
(Plan No.: 001; E.I.N.: 51-6077088)

Dated: June 27, 2025

Dear Participant:

The Board of Trustees of the Iron Workers District Council of Western New York and Vicinity and Pension Fund adopted the following change to the Fund's Summary Plan

Description ("SPD"):

A new subheading has been added to the end of the heading Types of Retirement Benefits (starting on page 14) to read as follows:

Temporary Benefits

Temporary benefits include, but are not limited to, one-time benefits provided as non-vested, non-accrued and non-permanent payments. The Trustees reserve the right to provide temporary benefits in addition to monthly retirement benefits.

Pensioners and Beneficiaries in pay status as of December 1, 2024, received a non-vested, non-accrued, non-permanent, one-time separate check in the amount of their monthly benefit.

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,

The Board of Trustees