

**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: February 1, 2024

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 paragraph has been added to the end of the sub-heading **For Employment With Newly Organized Employers**:

"Effective for Employers newly organized on or after February 17, 2023, if you are at least age 55 on the effective date of your Employer's entry into the Plan, you will be entitled to two Pension Credits for service prior to your Employer's effective entry date, provided you remain continuously employed by that Employer and earn three Pension Credits."

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