



Northern California Plasterers Trust Funds
Health & Welfare Trust Fund, Pension Plan and Plasterers Local 66 Supplemental Pension Trust
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NOTICE OF PENSION BENEFIT IMPROVEMENTS
to the
NORTHERN CALIFORNIA PLASTERING INDUSTRY PENSION PLAN
(As amended and restated effective January 1, 2015)

TO: All Participants and Beneficiaries
of the Northern California Plastering Industry Pension Plan

FROM: The Board of Trustees

DATE: May 2019

Effective January 1, 2019, the Board of Trustees has approved the following benefit improvements to the Northern California Plastering Industry Pension Plan:

Increased the benefit accrual rate to 1.95% for the following Plan Years:

- 2016
- 2018
- 2019 and thereafter

effective for retirements on and after January 1, 2019, for participants who have credited service in year 2018 or later.

Effective January 1, 2019, the Board also added an additional \$.40 per hour non-accruing contribution.

This document is a Summary of Material Modifications (“Summary”) intended to notify you of important changes made to the Northern California Plastering Industry Pension Plan (“the Plan”) since the Summary Plan Description (“SPD”) was last distributed to you. Please take the time to read this Summary carefully and keep it with the copy of the SPD that was previously provided to you. If you either need another copy of the SPD or if you have any questions regarding these changes to the Plan, please contact the Trust Fund Office by telephone during normal business hours at (844)-663-8121 or by mail at 4160 Dublin Boulevard, Suite 400, Dublin, CA 94568.

If there is any conflict between this Summary of Material Modifications and the Formal Plan Rules, the terms of the Formal Plan Rules shall govern.
