



Northern California Plasterers Trust Funds
Health & Welfare Trust Fund, Pension Plan and Plasterers Local 66 Supplemental Pension Trust
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**SUMMARY OF MATERIAL MODIFICATION
to the
PLASTERERS LOCAL NO. 66
SUPPLEMENTAL RETIREMENT BENEFIT PLAN**

TO: ALL PLAN PARTICIPANTS

FROM: BOARD OF TRUSTEES

DATE: September 1, 2021

The purpose of this letter is to notify you of an important change to the Plasterers Local No. 66 Supplemental Retirement Benefit Plan (the “Plan”). You should take the time to read this Summary of Material Modification carefully and keep it with the copy of the Summary Plan Description (SPD) that was previously provided to you. The Trustees have made the following change to the Plan:

Effective for distributions made after December 31, 2019, if you are a 5% owner of a contributing employer, then you must start receiving your benefits under the Plan by April 1 of the calendar year following the calendar year you attain age 72.

If you are not a 5% owner of a contributing employer, then your required beginning date will be the later of April 1 of the calendar year following year you attain age 72, or the date you stop working.

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.
