

**SUMMARY OF MATERIAL MODIFICATIONS
ELECTRICAL WORKERS PENSION PLAN – PART A**

Effective January 1, 2025, the Summary Plan Description for the Electrical Workers Pension Fund

– Part A dated January 1, 2022, is hereby amended as follows:

1. Replace the current Section entitled “ When Does a Disability Pension End?” and replace it with the following:

How Much is a Disability Benefit, When Does it Begin and When Does it End?

The amount of the Disability Pension is the same as the Regular Pension. There is no reduction in amount because you are younger than 62. It is payable for life, assuming, of course, that you remain totally and permanently disabled. If you are married, your Disability Pension will be reduced in order to provide for a Joint & Survivor 50% Pension unless you and your spouse decide you both want the pension paid as a single-life pension. For more information on the Joint & Survivor Pension, see the next Section.

The effective date of a Disability pension is the first day of the month after the date the Social Security Administration finds you first met the definition of disability.

A Disability Pension ends when you either return to work or receive notice from the Social Security Administration that you have lost entitlement to your Social Security Disability benefit. If you appeal a decision that you are no longer disabled and provide medical proof satisfactory to the Trustees that such appeal is being made in good faith, benefits may continue for up to eighteen (18) months. You must inform the Fund Office of loss of your Social Security Disability benefits within 21 days of receiving notice of loss of eligibility from the Social Security Administration. Failure to timely notify the Fund Office may delay eligibility for benefits upon subsequent retirement.



ELECTRICAL WORKERS FRINGE BENEFIT FUNDS

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SUMMARY OF MATERIAL MODIFICATION

Electrical Workers Pension Fund – Part A

Effective January 1, 2025 the Summary Plan Description for the Electrical Workers Pension Fund – Part A dated January 1, 2022 is hereby amended as follows:

Add a new paragraph on page 33 to read as follows:

Is There a Temporary Exception to the Suspension of Benefit Rules for 2025?

Yes, Electrical Workers Pension Fund – Part A permits certain eligible retirees to return to covered employment for a period of time without a loss of Pension Benefits from the Fund. This Temporary Amendment is only effective from January 1, 2025 through December 31, 2025 and it allows normal, early and deferred retirees to return to covered employment with a contributing employer and work for up to 600 hours under the program without a loss of benefits from the Fund. In order to be eligible for this program you must have at least one full calendar month with no work (zero hours) in covered employment between your pension effective date and your return to work. If you intend to return to work under this program you must notify the Fund in writing and thereafter you may work 600 hours in covered employment without loss of benefits in 2025. Once you have worked 600 hours the normal rules (permitting work in the Electrical Industry for less than 40 hours per month without a suspension of benefits) will apply. Only retirees who return to covered employment with a contributing employer can take advantage of this program. It does not apply to work for a covered employer where no contributions to the Fund are required or work for non-covered employers in the Electrical Industry.