

UNITE HERE Local 25 and Hotel Association of Washington, D.C.

Pension Plan

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

SUMMARY OF MATERIAL MODIFICATIONS
BENEFIT INCREASE

To: Participants of the UNITE HERE Local 25 and Hotel Association of Washington,
D.C. Pension Fund:

The Board of Trustees of the UNITE HERE Local 25 and Hotel Association of Washington, D.C. Pension Fund is pleased to announce the following change to the Pension Plan effective January 1, 2017. Please read this summary and keep in with your booklet for future reference. This change will be incorporated into your Summary Plan Description.

- The monthly Normal Retirement Benefit for participants who were actively employed by a contributing employer on December 31, 2012, and whose pension is effective on and after January 1, 2017, has been increased from \$30.00 to \$41.00 times the number of years of Credited Benefit Service.
- Pension benefits for retirees whose pension benefits began on or before January 1, 2017, and their beneficiaries, were increased 15%, effective January 1, 2017.

Please read this Summary of Material Modifications and keep it with your Summary Plan Description for future reference.

If you have any questions regarding this change to your benefit plan, please contact the Fund office at:

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INSERT DATE

RE: Benefit Rate Increase- Effective January 1, 2017
For Retirees in Pay Status

Dear Retiree:

The Board of Trustees is pleased to announce a 15% increase in your monthly benefit payment from the UNITE HERE and Hotel Association of Washington, D.C. Pension Plan ("Plan") effective January 1, 2017. This increase will apply to all individuals who were receiving a benefit from the Plan as of January 1, 2017.

The benefit increase will first be reflected in your June 2017 check, which will also include increases retroactive to January 1, 2017.

If you have any questions, please call us at [insert]

Sincerely,

Pension Department

UNITE HERE Local 25 And Hotel Association of Washington, D.C.

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SUMMARY OF MATERIAL MODIFICATIONS

EMPLOYER IDENTIFICATION NUMBER: 52-6051390
PLAN NUMBER:

[For participants with an annuity starting date on and after January 1, 2017]

INSERT DATE

RE: Benefit Increase Effective January 1, 2017

Dear Retiree:

The Board of Trustees the UNITE HERE and Hotel Association of Washington, D.C. Pension Plan ("Plan") is pleased to announce an increase in your monthly benefit payment from the Plan from \$30.00 to \$41.00 per year of service.

This benefit increase is effective retroactive to January 1, 2017 and will first be reflected in your June 2017 check, which will also include increases retroactive to January 1, 2017.

If you have any questions, please call us at 1-800-638-2972

Sincerely,

Pension Department