

# American Federation of Government Employees Pension Trust

80 F Street, N.W.  
Washington, DC 20001

Associated Administrators, LLC  
8400 Corporate Drive, Suite 430  
Landover, MD 20785-2361

## SUMMARY OF MATERIAL MODIFICATIONS

This notice explains the changes to the information provided in the American Federation of Government Employees Pension Plan ("Plan") Summary Plan Description ("SPD"), which is the booklet that summarizes the rules of the Plan. Please keep this notice with your SPD.

1. The Landover, Maryland address of the Plan's Administrative Manager, Associated Administrators, LLC, and the Pension Committee in the "Facts About the Plan" section on pages 4 and 5 of your SPD has changed to:  
8400 Corporate Drive, Suite 430  
Landover, MD 20785-2361  
888-696-2343
2. Effective September 19, 2018, the list of Pension Committee members in the "Facts About the Plan" section on page 4 of your SPD has changed to:

### The Pension Committee as of September 19, 2018 is:

Cathie McQuiston (Chairperson)  
Deputy General Counsel  
AFGE, AFL-CIO  
80 F Street NW  
Washington, DC 20001

Gary Harding  
President, CWA Local 2385  
AFGE, AFL-CIO  
85 Johnathan Road  
Riverdale, GA 30274

J. David Cox  
National President  
AFGE, AFL-CIO  
80 F Street NW  
Washington, DC 20001

Hampton H. Stennis  
Assistant General Counsel  
AFGE, AFL-CIO  
80 F Street NW  
Washington, DC 20001

Everett Kelley  
National Secretary-Treasurer  
AFGE, AFL-CIO  
80 F Street NW  
Washington, DC 20001

3. You may not change your form of payment under the Plan once benefit payments begin. To reflect this rule, the following language is added under the "Forms of Benefit Payment Upon Retirement" section at the top of page 14 of your SPD:

**The following describes the forms of payment available under the Plan. You may not change your form of payment once benefit payments begin.**

If you have any questions concerning this notice, please contact the Pension Committee, Attn: Wendy Chambers, 8400 Corporate Drive, Suite 430, Landover, MD 20785-2361; 1-888-636-2343.

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Associated Administrators, LLC  
8400 Corporate Drive, Suite 430  
Landover, Maryland 20785-2361  
Telephone: (888) 636-2343  
[www.associated-admin.com](http://www.associated-admin.com)

## SUMMARY OF MATERIAL MODIFICATIONS

The Pension Committee of the American Federation of Government Employees Pension Plan ("Plan") would like to announce the following change to the information in your Summary Plan Description ("SPD"), which is the booklet that summarizes the rules of the Plan. Please keep this notice with your SPD.

These changes mean that you will not be forced to start your pension after you reach age 70 ½ if you are not working in covered employment. Benefits can be deferred until after you reach age 72. Of course, you can always apply and begin your pension if you are eligible.

1. Effective for Participants who reach age 70 ½ on or after January 1, 2020, the following is added to the end of the "Pre-Retirement Survivor Annuity" Subsection of the Section entitled "DEATH BENEFITS":

Your surviving Spouse has the right to delay receiving survivor benefits until a future date, but not later than the later of: (1) the December 31<sup>st</sup> of the calendar year immediately following the calendar year in which you died; or (2) the December 31<sup>st</sup> of the calendar year in which you would have attained age 72 if you would have reached age 70½ on or after January 1, 2020. If your surviving Spouse chooses to delay receiving benefits, the amount he or she ultimately receives will be actuarially adjusted to take such delay into account.

2. Effective for Participants who reach age 70 ½ on or after January 1, 2020, the following is added to the end of the "Normal Retirement" Subsection of the Section entitled "TYPES OF PENSIONS":

If you reach age 70½ on or after January 1, 2020, your pension must begin to be paid to you no later than the April 1 of the year following the later of the year you reach age 72 or the year you terminate Employment.

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