

Warehouse Employees Union Local No. 730 Pension Trust Fund

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Summary of Material Modifications – Changes in Your Plan

February 2013

This Insert is a Summary of Material Modifications ("SMMs") to the Warehouse Employees Union Local No. 730 <u>Pension Trust Fund</u> Summary Plan Description ("SPD") booklet. Please keep this Insert with your booklet so you will have it when you need to refer to it. If there is any discrepancy between these SMMs and the SPD or other Plan documents, as amended, the SPD and other Plan documents will control.

 Effective June 21, 2011 – Geographic Restriction on Pension Benefits for Retirees. The Board of Trustees of the Warehouse Employees Union Local No. 730 Pension Trust Fund adopted a Plan Amendment to change the Suspension of Benefit rule, found on page 22 of the Warehouse Employees Union Local No. 730 Pension Trust Fund Summary Plan Description ("SPD") booklet.

If a retiree goes to work for a competitor in the same industry as any participating employer and that competitor is located within 100 miles of the Local 730 union hall, that retiree may not collect a pension while working for the competitor.

Please add this Summary of Material Modification to page 22, "Employment after Retirement" section of your SPD.

 Board of Trustees – The most current Board of Trustees are shown below. Please make this change on page 3 of your SPD booklet.

Union Trustees

Ritchie Brooks, Chairman Warehouse Employees Union Local No. 730 2001 Rhode Island Avenue, NE Washington, DC 20018 Employer Trustees Michael Bull, Secretary Fund Office 911 Ridgebrook Road Sparks, MD 21152-9451

Union Trustees

Richard Johnson, Secretary Warehouse Employees Union Local No. 730 2001 Rhode Island Avenue, NE Washington, DC 20018

Tyrone Richardson, Alternate Warehouse Employees Union Local No. 730 2001 Rhode Island Avenue, NE Washington, DC 20018

Archie Smith Warehouse Employees Union Local No. 730 2001 Rhode Island Avenue, NE Washington, DC 20018

Employer Trustees

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