



Electrical Construction Industry
ANNUITY PLAN
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Important Notice to All Participants in the Electrical Construction Industry Annuity Plan

February 2021

The Trustees of the Electrical Construction Industry Annuity Plan (the "Plan") have adopted an amendment to the Plan to comply with the Setting Every Community Up for Retirement Enhancement (SECURE) Act, enacted on December 20, 2019, with regard to the age at which the Plan must begin making required minimum distributions to Participants.

Prior to January 1, 2020, the Plan was required to begin making required minimum distributions from a Participant's account no later than the April 1 following the calendar year in which the Participant attained age 70½ or terminated employment with their Employer, whichever occurred later.

Effective as of January 1, 2020, for Participants who attain age 70½ on or after that date, distributions from the Plan must begin no later than the April 1 following the calendar year in which the Participant attains age 72 or terminates employment with their Employer, whichever occurs later.

This Notice is a Summary of Material Modifications ("SMM") within the meaning of section 104 of the Employee Retirement Income Security Act of 1974. An SMM describes changes to the information provided in the most recent SPD. The SMM describes important changes to the Plan effective as of the date listed above. Please keep this SMM with your SPD for future reference. Please contact the Plan Office if you would like to request a copy of the Plan document, SPD or any SMM relating to the Plan.