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August 23, 2023

To All Participants:

Based on the conditions in the industry, the Trustees have approved to extend the **certain temporary relief from the suspension of benefit rules that** the Plan imposes on Pensioners **through September 30, 2024**.

Except for this temporary waiver of certain suspension rules (as explained below), the limits on work after retirement are still in effect.

Current Rules—Prohibited Employment for Pensioners

Once you retire, your benefits will be suspended if you work in "prohibited employment," which is employment for more than 40 hours in a calendar month in the same industry, in the same trade or craft, and in the same geographic area covered by the Plan.

Beginning April 1 of the calendar year following the calendar year in which you reach age 70-1/2, there is no "prohibited employment" and thus no suspension for work of any kind, location, or duration.

New Temporary Exception to the Suspension Rule from October 1, 2022 through September 30, 2024

The Trustees have temporarily lifted the current 40-hour per month rule for Pensioners who return to work, and instead are limiting prohibited employment to 80 hours total within a period of two consecutive calendar months for the period beginning October 1, 2022 through September 30, 2024.

This means, for example, a Pensioner may go back to work in October of 2023 for 60 hours and then work a maximum of 20 hours in November and not have pension payments suspended. The Pensioner could then work in December for a maximum of 60 hours.

If you exceed the 80 hours in a two-month period, your pension payment will be suspended for the month in which the hours brought the total over 80. Any additional employment will earn additional accrual in accordance with the terms of the Plan.

Beginning October 1, 2024, this exception will expire and the 40-hour maximum in a calendar month will be back in effect.

You should contact the Administrative Office if you have any questions about whether certain employment would be considered "prohibited employment" or would qualify for the exception to the suspension rules, as explained in this notice and in your Summary Plan Description.

Sincerely,
BOARD OF TRUSTEES

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