

LOCAL NO. 8 IBEW RETIREMENT PLAN & TRUST

SUMMARY OF MATERIAL MODIFICATION TO THE RETIREMENT PLAN SUMMARY PLAN DESCRIPTION

September 1, 2017

This summary of material modification (“SMM”) describes changes to the Toledo Electrical Welfare Fund Self-Funded Plan (“Plan”) and supplements the Summary Plan Description (“SPD”) for the Plan. The effective date of each of these changes is indicated below. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

Summary of Changes:

- Effective January 1, 2017, the Local No. 8 IBEW Retirement Plan & Trust and the IBEW Local No. 8 401(k) Plan were merged. The newly merged plan is called the Local No. 8 IBEW Retirement Plan and Trust (hereinafter, the “Plan”). The Plan will continue to maintain segregated accounts for employer and employee contributions. Importantly, the Trustees elected to maintain the existing investing guidelines with respect to employer contributions. As a result, your employer contributions will continue to be invested in the IBEW 8 Main Fund until you reach age fifty (50). At that point, you are eligible to invest your employer contributions in any investment within the Plan.

Employee contributions may be invested in any investment option available under the Plan. All distribution and loan rules that previously applied to Employer and Employee contributions continue to remain in effect. Please refer to your MassMutual Transition Brochure for additional information.

Additional Information

If you have any questions, you should refer to your SPD. You may also contact the Fund’s Office at:

Address: 727 Lime City Rd., Suite 200, P.O. Box 60408, Rossford, OH 43460
Telephone: (419) 666-4450
Fax No.: (419) 666-5410

General Plan Information

Plan Name:	Local No. 8 International Brotherhood of Electrical Workers Retirement Plan
Plan Number:	001
Plan Year:	January 1 – December 31
Plan Sponsor	Board of Trustees, Local No. 8 IBEW RP&T
Plan Sponsor Federal Tax EIN:	34-6596899
Legal Service:	Local No. 8 IBEW Retirement Plant & Trust 727 Lime City Rd., Suite 200 P.O. Box 60408 Rossford, OH 43460

TOLEDO ELECTRICAL BENEFIT PLANS

Toledo Electrical
Welfare Fund

Local No. 8 I.B.E.W.
Retirement Plan & Trust

Mailing Address: P.O. Box 60408 • Rossford, Ohio 43460

September 15, 2017

Dear Participant,

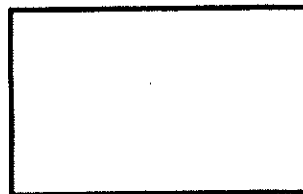
What you need to know about this mailing:

- **ACTION IS REQUIRED!**
- Enclosed are two stickers to place on your current ID Cards
- The Summary of Material Modifications is a required disclosure

A Summary of Material Modifications (SMM) is a required statement that must be provided to plan participants any time there is a material modification to the plan or a change to the information that is required to be provided in the Summary Plan Description (SPD). The types of changes that would be considered a material modification are when amendment provisions of the plan document narrow or expand how the benefits are paid.

Enclosed in this mailing is the SMM that explains changes to the health plan effective October 1, 2017. This notice also explains the merger of the Pension Plan and 401(k) Plan effective January 1, 2017. These are legally required notices; no action is required.

We have enclosed two stickers for the new Employee Assistance Program (EAP), please place the stickers on the back of your ID cards. Effective October 1, 2017, SupportLine EAP has replaced Harbor Symmetry Wellness as the plan's Mental Health Provider and can be reached at (888) 881-LINC(5462).



As always you can also contact the Funds Office if you have questions.

Regards,

Toledo Electrical Benefits Plan

Suite 200 • 727 Lime City Road • Rossford, Ohio 43460 • (419) 666-4450 • FAX (419) 666-5410
E-mail: benefits@electricalfunds.org • Web: www.electricalfunds.org