

**SUMMARY OF MATERIAL MODIFICATIONS TO THE
LOCAL NO. 8 IBEW RETIREMENT PLAN**

We are providing you with this Summary of Material Modifications to inform you of changes made this year to the percentage of your wages you may contribute available under the Employee Elective Deferral feature of the Local No. 8 IBEW Retirement Plan (referred to below as the "Plan"). These changes will take effect at the dates indicated below.

Contribution Rates

	Previous Benefit Design:	New Design	Effective Date
Automatic Contribution Amount	3% of pay at dispatch	5% of pay at dispatch	Inside agreement: 6/25/2018 VDV agreement: 8/27/2018
Allowed Contribution	0% to 15% of pay, in whole percentages	0% to 20% of pay, in whole percentages	Inside agreement: 6/25/2018 VDV agreement: 8/27/2018

Except as specified herein, all other benefits remain unchanged. You may contact the Fund Office at 419-666-4450 if you have any questions about this Summary of Material Modifications, or any other questions about your benefits under the Fund.