

This letter serves as a summary of material modifications of the Plan.
Please keep this with your Summary Plan Description.

NOTICE OF CHANGES TO THE INDIANA LABORERS DEFINED CONTRIBUTION TRUST FUND PLAN

To All Participants of the Indiana Laborers Defined Contribution Trust Fund Plan

January 2022

Dear Participant:

The Board of Trustees recently made a change to the Indiana Laborers Defined Contribution Trust Fund Plan. This letter speaks to that change.

Effective January 1, 2021, a Participant who has not attained Early Retirement Age, has ceased to be an Employee and have applied and been approved to receive a monthly benefit under the “30 & out” provision of the Indiana Laborers Pension Fund shall be deemed to have retired under this Plan. Upon application to the Trustees and approval by the Trustees, Participants meeting this criteria shall be entitled to the lump sum Value of the Participant’s Account, as soon as administratively practical thereafter.

If you have any questions regarding this change, please contact the Fund Office at 1-800-962-3158.

On behalf of the Board of Trustees, I remain –

Sincerely yours,

Somer Taylor
Administrative Manager