SOUTHERN CALIFORNIA IBEW-NECA PENSION PLAN

Important Notice to Participants

November 2019

STATEMENT OF MATERIAL MODIFICATIONS

Plan Section 8.2 sets forth the Qualified Pre-Retirement Survivor Annuity payable to the surviving spouse of a Participant for Default Schedule accruals not previously awarded.

Section 8.3 of the Plan sets forth the Qualified Pre-Retirement Survivor Annuity benefits for the surviving spouse of a Participant under the Alternative Schedule for benefits not previously awarded, certain benefits for surviving children for benefits not previously awarded and certain death benefits for designated and preference beneficiaries of Participants not previously awarded.

All of the foregoing benefits are described in the Summary Plan Description and in the Statements of Material Modification related to the Rehabilitation Plan.

The enclosed Plan Amendment in no fashion increases, decreases or modifies those death benefits and options available. The Plan Amendment is intended solely to assist in a more efficient administration of the Plan on a day to day basis by the Administrative Trust Funds Office.

Should you require a copy of the Summary Plan Description or the previously distributed copies of the explanation of Rehabilitation Plan benefits you can review the same on the Trust Funds' website or request an additional copy of the previously distributed written materials from the Administrative Trust Funds Office.