

**PENSION PLAN OF THE INTERNATIONAL BROTHERHOOD OF ELECTRICAL
WORKERS LOCAL NO. 728 PENSION TRUST FUND**

c/o NEBA, Inc.
2010 N.W. 150th Avenue, Suite 100
Pembroke Pines, FL 33028
Telephone: (954) 266-6322 or (800) 842-5899

SUMMARY OF MATERIAL MODIFICATIONS

You have previously received a copy of the Summary Plan Description of your pension plan. That Summary Plan Description was revised effective January 1, 2015. This summary of material modifications describes changes effective January 1, 2019.

Allocation of Contributions under a Reciprocal Agreement in Excess of \$2.25 per hour Effective January 1, 2019

Currently, all pension contributions that are required to be made on your behalf under a reciprocal agreement are used in determination of your benefits under the pension plan

Effective January 1, 2019, contributions that are required to be made on your behalf on or after January 1, 2019 under a reciprocal agreement in excess of \$2.25 will no longer be used in the determination of your benefits under the pension plan, but instead will be allocated to the Annuity Plan of the International Brotherhood of Electrical Workers, Local 728 Annuity Trust Fund ("the annuity plan"), and added to your account balance in the annuity plan.

All other contributions required to be made on your behalf to the pension plan are not affected by this change.

The plan change described above has been summarized in everyday language to make the changes easy to read and understand. However, in the event of any conflict between this description and the plan document, the plan document will govern.

We hope that you will find this information a helpful addition to your Summary Plan Description. If you have any questions, please contact the fund administrator for assistance. The fund administrator is located at 2010 N.W. 150th Avenue, Suite 100, Pembroke Pines, FL 33028 and their office is open during normal business hours Monday through Friday (except holidays). The fund administrator can also be reached by telephoning (954) 266-6322 or (800) 842-5899.

Sincerely,

Board of Trustees

**Pension Plan of the International Brotherhood of Electrical Workers Local No. 728
Pension Trust Fund**