

**2026**  
**SAFE HARBOR NOTICE**  
**TO PARTICIPANTS IN THE**  
**U.A. LOCALS NO. 375 AND 367 SUPPLEMENTAL PENSION TRUST**

This annual notice includes important information related to contributions in the U.A. Locals No. 375 and 367 Supplemental Pension Trust (the "Plan"). To allow you to make an informed decision on the level of your own contributions, if any, and to meet certain "safe harbor" nondiscrimination requirements, the Board of Trustees must declare the type of contribution it will make within a reasonable period of time before the beginning of the Plan Year (January 1 to December 31). This notice is intended to meet that requirement. Newly eligible participants are given the notice as they become eligible to participate.

You are eligible to participate in the Plan the first day that employer contributions are required for you, or if sooner, the first day on which you are eligible to make pre-tax contributions. You may begin participating in the Plan once you have satisfied the eligibility requirements and reached your "entry date." Your entry date coincides with the first hour worked.

You may elect to contribute a portion of your wages while you are a participant in the plan for the Plan Year, not exceeding the annual deferral limit in effect each year. If you are 50 years or older you are eligible to make additional "catch up" contributions. For purposes of your deferral election, "compensation" (available for deferral) means your total compensation that is paid to you during the Plan Year and reported on your W-2 form, up to the maximum amount set by law. Your compensation includes any salary deferrals that you make to this Plan.

*Your deferral election will remain in effect until you change or revoke it. You may change or revoke your deferral election by submitting a new salary reduction agreement with your Employer.*

If you are a Plan Participant for the Plan Year and you are covered by a Collective Bargaining Agreement with U.A. Local 375, your Collective Bargaining Agreement requires that your employer contribute to the Plan on your behalf in an amount equal or greater to at least 3% of your hourly wage rate. Referred to as the Safe Harbor non-elective contribution, this employer contribution is required even if you do not elect to defer any of your compensation under the Plan. Because this amount is at least 3% of your hourly wage rate, the Plan has concluded that, at least as to the Local 375 Collective Bargaining units, the Plan satisfies the IRS's contribution safe harbor and does not require non-discrimination testing.

Salary deferrals and Safe Harbor non-elective contributions are 100% vested at all times. All contributions can be withdrawn upon your separation of service from the Union, death or disability.

The Plan may be amended during the plan year to change the Safe Harbor non-elective contribution. In the event this ever occurs, you will receive a second notice at least 30 days before the change is effective. At this time, there is no such intention to reduce or eliminate the Safe Harbor non-elective contribution as this has been defined in the CBA and voted on with your annual Wage Allocation.

Local 375 will notify you of the annual Safe Harbor contribution at least 30 days (and no more than 90 days) before the start of each Plan Year. Please refer to the Summary Plan Description for a complete explanation of the Plan features. You may contact the Plan Administrator with questions at:

**U.A. Local No. 375 and 367 Supplemental Pension Trust**  
**c/o BeneSys, Inc.**

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