



## ADMINISTRATIVE OFFICES

**HEALTH & WELFARE, PENSION AND DEFINED CONTRIBUTION**  
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August 2019

**PENSION PLAN  
FOR THE ARIZONA PIPE TRADES  
PENSION TRUST FUND**

**SUMMARY OF MATERIAL MODIFICATIONS (SMM)**

To All Participants:

The Trustees are pleased to announce a change in the Pension Plan that will allow earlier commencement of certain survivor annuities payable on behalf of Disability Pensioners who die before age 55.

This change will only apply to Disability Pensions paid in the form of a Qualified 50% Joint and Survivor Annuity (“QJSA”) or Qualified Optional 75% Joint and Survivor Annuity (“QOSA”), and only to deaths occurring on and after March 1, 2019.

Under the provisions of the Plan as in effect prior to this change, if you had retired on a Disability Pension payable in QJSA or QOSA form, and if you died prior to age 55, the survivor annuity for your Spouse (or, if applicable under the QOSA, your other designated co-annuitant) would not have commenced until the first day of the month following the month in which you would have attained age 55 had you lived.

Under the recently-approved change, the survivor annuity under the QJSA or QOSA will become payable to your Spouse (or, if applicable under the QOSA, your other designated co-annuitant) on the first day of the month following the month in which your death occurs—even if you die before age 55.

Again, this change applies only to deaths occurring on and after March 1, 2019.

You should contact the Administrative Office if you have any questions about the survivor benefits payable on your behalf under the Plan.

Sincerely,

BOARD OF TRUSTEES

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