



## **ADMINISTRATIVE OFFICES**

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

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December 2024

### **SUMMARY OF MATERIAL MODIFICATIONS**

**TO: ARIZONA PIPE TRADES  
DEFINED CONTRIBUTION  
PLAN PARTICIPANTS**

Dear Participant:

We are writing to advise you of changes that were recently made to the Summary Plan Description (“SPD”) for the Arizona Pipe Trades Defined Contribution Plan (the “Plan”). Please review this summary carefully and keep it with your copy of the SPD.

#### **Hardship Withdrawals**

We revised the Plan effective June 1, 2024, to allow eligible students to receive up to three educational hardship withdrawals per calendar year. Previously, eligible students were limited to two such withdrawals per calendar year.

If you have any questions about this summary, please contact the Administrative Office (BeneSys) at 602-956-1950 or 1-877-429-7473.

Sincerely,

BOARD OF TRUSTEES

*This document has been uploaded and is available on the participant website at  
[www.ourbenefitoffice.com/AZpipe](http://www.ourbenefitoffice.com/AZpipe)*