

**BRICKLAYERS AND MASONS' LOCAL UNION NO. 5, OHIO
PENSION FUND
SUMMARY OF MATERIAL MODIFICATIONS (SMM)**

This Notice is being provided to you to explain important temporary changes being made to the Bricklayers and Masons' Local Union No. 5, Ohio Pension Fund ("Fund"). Please keep this Notice with your Summary Plan Description.

Suspension of Benefits Rules Temporarily Lifted for Retirees Performing Covered Work

Effective May 1, 2018, retired members will be permitted to perform covered work in the trade without facing a suspension of benefits. This temporary moratorium for the suspension of benefit rules will last from May 1, 2018, through October 31, 2018. Beginning on November 1, 2018, the Plan's normal rules and penalties regarding covered work by retired members will be applied.

If you have any questions, please contact the Fund's Administration Office at 216-520-1644 or Bricklayers and Masons' Local Union No. 5, Ohio Pension Fund, 6200 Rockside Woods Boulevard North, Suite 210, Independence, OH 44131.

Sincerely,

THE BOARD OF TRUSTEES

May 8, 2018