

**IMPORTANT LEGAL NOTICE REGARDING  
YOUR BENEFITS UNDER THE  
WASHINGTON, D.C. CEMENT MASONS PENSION TRUST FUND**

**THIS IS A LEGAL NOTICE.**

**YOU ARE NOTIFIED THAT CERTAIN BENEFITS UNDER THE WASHINGTON, D.C. CEMENT MASONS PENSION TRUST FUND WILL BE INCREASED AS OF JANUARY 1, 2022. YOU ARE PROVIDED WITH THIS NOTICE PURSUANT TO SECTION 204(H) OF THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974, AS AMENDED, AND SECTIONS 432(E)(8)(C) AND 4980F OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED. OTHER THAN READING THIS NOTICE, NO ACTION IS REQUIRED ON YOUR PART.**

**THIS NOTICE APPLIES TO:**

- A.** All Participants of Washington, D.C. Cement Masons Pension Trust Fund and their Beneficiaries and Alternate Payees.
- B.** All Employers Participating in Washington, D.C. Cement Masons Pension Trust Fund
- C.** Cement Masons Local Union No. 891

**INTRODUCTION AND BACKGROUND**

On March 29, 2019, the actuary for the Washington, D.C. Cement Masons Pension Trust Fund (the “Plan”) certified that the Plan is in “critical status” for the Plan Year beginning January 1, 2019. As required by federal law, the Board of Trustees of the Plan adopted a Rehabilitation Plan, designed to improve the Plan’s funded status over time. The Rehabilitation Plan required reduction in certain benefits, effective January 1, 2020. The Board of Trustees of the Plan subsequently adopted an Amended Rehabilitation Plan, effective January 1, 2022. This notice (the “Notice”) describes a recent change reinstating a disability benefit under the Amended Rehabilitation Plan.

If your benefits commenced prior to January 1, 2020, you will not be affected by the benefit reductions described in this Notice. Please keep this Notice with your Summary Plan Description (“SPD”). The changes described in this Notice modify the disability benefits described in the SPD and in the prior notice regarding changes made upon adoption of the Rehabilitation Plan.

**EFFECT OF THE AMENDED REHABILITATION PLAN**

**1. Increase in Disability Benefits**

Under the original Rehabilitation Plan, no Participant was eligible to receive a Disability Retirement Pension, except for Participants whose Disability Retirement Pension commenced prior to January 1, 2020. However, under the Amended Rehabilitation Plan, as of January 1, 2022, a participant who has 20 years of Credited Service, becomes Disabled (as defined in the Plan), and was employed by an Employer during the two calendar quarters preceding their Disability is eligible to commence a Disability Retirement Pension.

## **RIGHTS AND REMEDIES OF PLAN PARTICIPANTS AND BENEFICIARIES**

As a Participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). ERISA provides that all Plan Participants are entitled to:

- Examine, without charge, at the Fund Office and at other required locations, all documents governing the Plan and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration, at 200 Constitution Avenue, NW, Room N-1515, Washington, DC 20210. You may also call the Department of Labor at 202.693.8673. You may contact the Department of Labor for further information and assistance.
- You may obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.
- You may receive an annual funding notice showing the Plan's funded status.
- You may obtain a statement telling you whether you have a right to receive a pension at normal retirement age (age 65) and, if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The Plan must provide the statement free of charge.

## **ADDITIONAL INFORMATION**

The Notice is being provided to you in accordance with Section 204(h) of ERISA and Sections 4980F and 432(e)(8)(C) of the Internal Revenue Code of 1986, as amended. This Notice also constitutes a summary of material modifications under Sections 102(a) and 104(b) of ERISA.

This Notice provides only a general summary of Rehabilitation Plan and the amendment to the Plan. For a more complete description of the terms and benefits of the Plan, you should consult the Summary Plan Description (the "SPD"). You should keep this Notice with the SPD.

If you have any questions or would like to request any documents, you may contact the Fund Administrator at:

Washington, D.C. Cement Masons Pension Trust Fund,  
c/o BeneSys, Inc.  
7130 Columbia Gateway Dr., Suite A,  
Columbia, MD 21046  
1-410-872-9500

THE BOARD OF TRUSTEES OF THE WASHINGTON, D.C. CEMENT MASONS PENSION TRUST FUND RESERVES THE RIGHT TO TERMINATE OR AMEND THE WASHINGTON, D.C. CEMENT MASONS PENSION TRUST FUND AT ANY TIME, IN WHOLE OR IN PART, FOR ANY REASON TO THE EXTENT PERMITTED BY LAW. A COMPLETE DESCRIPTION OF THE WASHINGTON, D.C. CEMENT MASONS PENSION TRUST FUND CAN BE FOUND IN THE PLAN'S LEGAL DOCUMENT AND SUMMARY PLAN DESCRIPTION (SPD). EVERY EFFORT HAS BEEN MADE TO PROVIDE AN ACCURATE SUMMARY OF THE PLAN IN THIS NOTICE. HOWEVER, THIS NOTICE DOES NOT REPLACE OR CHANGE THE MEANING OF THE PLAN DOCUMENT OR SPD FOR THE PLAN. IF THERE IS A CONFLICT BETWEEN THIS NOTICE AND THE OFFICIAL PLAN DOCUMENTS, THE OFFICIAL PLAN DOCUMENTS WILL GOVERN. IF YOU HAVE QUESTIONS, YOU MAY CONTACT THE PLAN ADMINISTRATOR AT THE NUMBER OR ADDRESS INDICATED IN THIS NOTICE.