



## CEMENT MASONS AND PLASTERERS LOCAL 797 BENEFIT FUNDS

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### SUMMARY OF MATERIAL MODIFICATIONS to the

#### Cement Masons and Plasterers Joint Pension Trust

February 2023

TO: All Participants of the  
Cement Masons and Plasterers Joint Pension Trust

FROM: The Board of Trustees

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This document is a Summary of Material Modifications intended to notify you of certain new important changes made to the Cement Masons and Plasterers Joint Pension Trust benefit plan (“the Plan”) since the Summary Plan Description was last distributed to you.

On December 29, 2022 the Setting Every Community Up for Retirement Enhancement Act of 2022 (SECURE Act 2.0) was signed into law. Due to this, the age at which you must begin receiving Required Minimum Distributions (RMDs) from the Plan was extended from age 72 to age 73. Any participant in the Plan who was not age 72 prior to January 1, 2023, shall be required to receive an RMD by April 1 of the year following the year in which the Participant reaches age 73. Participants who were age 72 prior to January 1, 2022, will not receive this extension.

Optional forms of benefit payments have been updated in the Plan. In addition to a lump sum distribution, your account may be used to purchase an annuity contract from a life insurance company that provides monthly income for life, or a period certain annuity that provides monthly income to you or in the event of your death, to a designated beneficiary, for a period of time.

Please contact the Pension Trust Plan Administrative Office at the following address or telephone number, if you have any questions concerning this Summary, the Pension Trust Plan or your coverage: BeneSys, Inc., 8311 W. Sunset Road, Suite 250, Las Vegas, NV 89113, telephone number (702) 415-2190.

*This document has been uploaded and is available on the participant website at*  
[www.opcmia797benefits.org](http://www.opcmia797benefits.org)