

**NOTICE TO PARTICIPANTS OF MATERIAL MODIFICATIONS TO THE
INTERNATIONAL BROTHERHOOD OF ELECTRICAL
WORKERS LOCAL NO. 64 PENSION TRUST FUND**

**This notice of modifications to the INTERNATIONAL BROTHERHOOD OF
ELECTRICAL WORKERS LOCAL NO. 64 PENSION TRUST FUND (Plan) is being
furnished to you as required by law. This Notice should be kept with your Summary Plan
Description booklets for each Plan.**

The Trustees have elected to increase the benefit accrual rate for Future Service Benefits earned on and after January 1, 2019 .

For Participants who retire on or after January 1, 2019, the Future Service Benefit will be 2.00% of the of the Employer Contributions made on behalf of any such Participant on and after January 1, 2019.

The increase does not affect the benefit accrual rate with respect to any Employer Contributions made on or before December 31, 2018.

For more information contact the Plan Administrator at 33 Fitch Boulevard, Austintown, Ohio 44515 (phone: 1-800-435-2388)

**Boards of Trustees
INTERNATIONAL BROTHERHOOD OF
ELECTRICALWORKERS LOCAL NO. 64
PENSION TRUST FUND**

Date: