



EMPLOYEE PAINTERS' TRUST

DATE: October 2025
TO: ALL PLAN PARTICIPANTS
RE: SUMMARY OF MATERIAL MODIFICATIONS

Effective September 1, 2025, the Board of Trustees has confirmed the following modification to the Employee Painters' Trust (the "Plan") Plan Document and Summary Plan Description.

Deferred Enrollment

This Summary of Material Modifications modifies the rules for retiree deferred enrollment. Deferred enrollment will now also apply to your spouse who meets the qualifications as listed pages 16 and 17 of the Summary Plan Document. Now if your spouse has other coverage at the time of your retirement and you both meet the qualifications, you will not be required to enroll them upon your retirement and will be able to enroll them once their other coverage ends.

Sincerely,

BOARD OF TRUSTEES

This document is a Summary of Material Modifications ("SMM") intended to notify you of important changes to certain benefits available under The Employee Painters' Trust Health and Welfare Plan ("the Plan"). This summary is intended to satisfy the requirements for issuance of a SMM under the Employee Retirement Income Security Act of 1974, as amended. You should take the time to read this SMM carefully and keep it with the Plan Document and Summary Plan Description ("SPD") that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding these changes to the Plan, please contact the Plan Administrator during normal business hours at (844) 344-2721 or (206) 518-9730.