

Industrial Carpenters Trust Funds

SUMMARY OF MATERIAL MODIFICATION

To: **All Participants – Industrial Carpenters and Precast Pension Fund**

From: **Board of Trustees**

RE: **Class Action Limiting Provision**

Date: **October 2019**

Effective January 1, 2020, by participating in the Industrial Carpenters and Precast Pension Fund, you waive any right to commence, be a party to in any way, or be an actual or putative class member of any class, collective, or representative action arising out of or relating to any dispute, claim or controversy. Any dispute, claim or controversy may only be initiated or maintained and decided on an individual basis.

All other benefits under this plan will remain the same. Please make sure you keep this notice with your most recent Summary Plan Description. For more information regarding your Plan benefits, or regarding your eligibility for these benefits, please contact the Pension Fund Office at **(925) 208-9997**.