

**SUMMARY OF MATERIAL MODIFICATIONS TO**  
**OHIO BRICKLAYERS PENSION PLAN**

***IMPORTANT NOTICE REGARDING THE CHANGE IN THE DATE YOU MUST BEGIN RECEIVING YOUR RETIREMENT BENEFIT***

This Summary of Material Modifications (SMM) is being sent to all participants in the Ohio Bricklayers Pension Plan. It is intended to advise you of changes to your Plan. Please take the time to read this carefully and keep it with your Summary Plan Description (SPD). If you have any questions regarding the Plan, please do not hesitate to contact the Fund Office.

The federal rules governing retirement plans mandate that you begin drawing your retirement benefit at your required beginning date. Until recently, a person was required to begin drawing benefits no later than April 1<sup>st</sup> following the year he turned age 70 ½. Effective January 1, 2020, the rules have changed. Anyone who did not turn age 70 ½ prior to the end of 2019 must begin receiving the required distributions no later than April 1<sup>st</sup> after the year in which he/she turns age 72.

Please feel free to contact the Benefit Office with any questions.

Sincerely,  
Board of Trustees  
Ohio Bricklayers Pension Plan