



**PIPEFITTERS
LOCAL 636
FRINGE BENEFIT FUNDS**
P.O. BOX 278
TROY, MICHIGAN 48099-0278
(248) 641-4936 (888) 646-8920



This Notice provides important information regarding your decision to change or terminate your elective deferral (wage reduction) contributions to the Pipefitters Local 636 Defined Contribution Pension Fund (“Fund”) for the upcoming Plan Year.

- You may change your current deferral once each quarter of the calendar year (January - March, April - June, July - September, October – December)¹. You may also make a new election upon hire by a new employer.
- For participants under age 50, the wage deferral limit imposed by the IRS for 2025 is \$23,500.00. For participants age 50 and over, the IRS allows additional catch up contributions of \$7,500.00 (\$31,000.00).

You may obtain a wage deferral form at any time by contacting the Fund Office.

**PLEASE CALL THE FUND OFFICE IF YOU HAVE ANY QUESTIONS ABOUT THE INFORMATION
CONTAINED IN THIS NOTICE.**

¹ A recent Safe Harbor notice incorrectly stated the elections could only be changed 2x per year.

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Important Fund Information

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