

**PLUMBERS & PIPEFITTERS LOCAL NO. 396
SECURITY PLAN**

**3660 Stutz Drive, Suite 101
Canfield, Ohio 44406
Tel. No. (330) 270-0453**

SUMMARY OF MATERIAL MODIFICATIONS

This is a summary of recent material modifications related to the Plumbers & Pipefitters Local Union No. 396 Security Plan. Please note that while there may have been other material modifications made during this period, to the extent you were previously notified of those changes we have not included them in this notice.

USERRA

Consistent with the Uniformed Services Employment Act and Reemployment Rights Act of 1994 (“USERRA”), for Participants who were employed by a signatory employer at their time of deployment for qualified military leave, the Fund will continue to, at its sole and absolute discretion and subject to the Fund Office receiving certain documentation upon the Participant’s reemployment, cover the contributions that would have been made on the Participant’s behalf by their employer but for their military leave. Such contributions will continue to be paid by the Fund for the period during which Participants are on qualified military leave. However, the Plan has been amended to state that the contributions to be paid on the Participants’ behalf will be based on their average hours worked in the 12 months prior to entering the military service. The Trustees have the right to modify or discontinue crediting such contributions at any time, within their sole and absolute discretion.

Further, the Plan has been clarified to affirm that the Fund does not require the Participants themselves to provide the required documentation to the Fund Office prior to covering their contributions. Rather, such documentation can be provided by any person or entity, including the Participant, their employer, or the Union.

In conjunction with the above changes, the Board of Trustees has also adopted USERRA Guidelines, as well as a Notice of Departure for Service and a Notice of Return from Service, all of which are available upon request from the Fund Office.

As always, we, the Board of Trustees, continuously strive to provide you and your family with the best benefits and security available. If you should have any questions or wish to receive further information concerning the above-mentioned changes, please contact the Funds’ office.

Dated: March 2026

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan. This SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any provision or feature is not discussed in this SMM or is only partially discussed, then the terms of the Plan will govern in all such cases.

The Board of Trustees reserves the right to amend the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with applicable law, the amendment procedures established under the Plan and the Trust Agreement.

The Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.