

January 2026

TO: Participants and Beneficiaries of the Sacramento and Tribal Gaming Plan Unit

FROM: Board of Trustees of the Western UNITE HERE and Employers Pension Fund

RE: Summary of Material Modifications (“SMM”)

Below are recent changes made to your benefits under the Western UNITE HERE and Employers Pension Fund (“Plan”). Please keep this SMM with a copy of your Summary Plan Description booklet. No action is necessary, but you may contact the Benefits Office with any questions.

Change in Age for Required Minimum Distributions

These rules describe the latest date by which you must start taking your retirement benefit (called “required minimum distributions” or RMDs). The latest age you must begin taking RMDs depends on your date of birth and whether you still work for a contributing employer:

Age 72 RMD. If you reach age 70½ between January 1, 2020, and December 31, 2022, you must start taking RMDs by April 1 of the year after the later of (a) the year you turn 72 or (b) the year you retire (stop working for contributing employers).

Age 73 RMD. If you reach age 72 after December 31, 2022, and age 73 before January 1, 2033, you must start taking RMDs by April 1st of the year after the later of (a) the year you turn age 73 or (b) the year you retire (stop working for contributing employers).

Age 75 RMD. If you reach age 73 after December 31, 2032, you must start taking RMDs by April 1st of the year following the later of (a) the year you turn age 75 or (b) the year you retire (stop working for contributing employers).

Overpayment Recovery

As a Participant or Beneficiary, you are entitled only to the amount and form of benefits described in the Plan document. If you are receiving an improper amount or benefit, the Plan requires that you notify the Benefits Office of the overpayment. When an overpayment is discovered, the Board of Trustees (or its authorized delegate) will decide whether to collect all, part of none of the overpayment depending on factors, such as whether recovery will cause a hardship to the Participant or Beneficiary. Collection of overpayments is also subject to legal requirements. For example, the Plan cannot recover overpayments older than 3 years and reductions in benefits to recover overpayments cannot reduce benefits by more than 10%. These legal requirements do not apply if the Participant’s or Beneficiary’s misrepresentations or omissions led to the overpayment.

IN ACCORDANCE WITH THE REQUIREMENTS OF THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974, AS AMENDED (“ERISA”), THIS DOCUMENT SERVES AS A SUMMARY OF MATERIAL MODIFICATIONS (“SMM”) TO THE PLAN AND SUPPLEMENTS THE RESTATED SUMMARY PLAN DESCRIPTION THAT HAS BEEN SEPARATELY PROVIDED TO YOU. YOU SHOULD RETAIN THIS DOCUMENT WITH YOUR COPY OF THE RESTATED SUMMARY PLAN DESCRIPTION.

Mailing Address: P.O. Box 1306 · San Ramon, CA 94583
7180 Koll Center Parkway, Suite 200 · Pleasanton, CA 94566
Telephone (925) 398-7044 · Toll Free (877) 893-1500 · Fax (925) 462-0108
www.WesternPensionFund.org

