



**SHEET METAL WORKERS LOCAL 33 -TOLEDO DISTRICT
SUPPLEMENTAL UNEMPLOYMENT BENEFIT FUND**

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Dear Participant:

We are pleased to distribute the updated **Summary Plan Description (SPD)** for the Plan dated August 1, 2021 for the Sheet Metal Workers Local 33 – Toledo District Supplemental Unemployment Benefit Fund.

As you read through the Summary Plan Description, keep in mind that this document is prepared in an effort to summarize and simplify the principal provisions of the formal Plan. It is not intended to cover every detail of the Plan nor every situation which may occur. We strive to make the SPD accurate and complete, but it is not a substitute for the Plan itself. **If there is any conflict or difference between the SPD and its Plan, the Plan will control.** As a participant, you are entitled to receive a copy of the current Plan and all current amendments by written request to the Fund Office.

If you are not an eligible participant on the effective date of the Summary Plan Description, if you currently are not eligible, or if you had any breaks in service in your career, your rights, if any, may be determined by the Plan in effect at those applicable times. You are strongly encouraged to contact the Fund Office in writing with questions on your benefit status.

Please read the SPD carefully and keep it for reference with your important business papers. It will help you to understand how the Plan works, what rights and benefits they provide and how to obtain those benefits.

Respectfully,

Board of Trustees

Toledo District Sheet Metal Workers' Local Union 33

Supplemental Unemployment Benefit Fund