



## **SIGN PICTORIAL AND DISPLAY INDUSTRY TRUST FUNDS**

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### **SUMMARY OF MATERIAL MODIFICATION to the SIGN, PICTORIAL AND DISPLAY INDUSTRY PENSION PLAN**

**TO:** All Plan Participants

**FROM:** Board of Trustees

**DATE:** July 2020

**SUBJECT:** Reciprocity Agreement with  
Southern California Local 831 Employer Pension Plan

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The purpose of this letter is to notify you of an important change to the Sign, Pictorial and Display Industry Pension Plan (the “Plan”). You should take the time to read this Summary of Material Modification carefully and keep it with the copy of the Summary Plan Description (SPD) that was previously provided to you. The Trustees have made the following change to the Plan:

The Plan has updated its Reciprocity Agreement with the Southern California Local 831 Employer Pension Plan (“Local 831 Plan”). The original Reciprocity Agreement provided vesting under limited circumstances to employees who have performed work covered by one or both of these plans, but who have failed to meet the vesting requirements under one or both of these plans. The updated Reciprocity Agreement provides more opportunities for employees to vest and receive pension benefits under both plans.

Specifically, the updated Reciprocity Agreement allows employees to combine hours worked in both plans in order to make it easier to vest in one or both of the plans, so long as the following requirements are met:

- An employee has met the initial requirements to become a ‘participant’ in either of the plans. (For this Plan, this means you have worked 500 hours of covered employment in a plan year. For the Local 831 Plan, this means you have worked 450 covered hours of employment in a plan year.)
- For minimum vesting purposes or for avoiding breaks in service purposes, for each plan year an employee has met the above requirement, the covered hours under one plan shall also be considered covered hours in the other plan.
- If an employee’s combined hours meet a plan’s vesting rules, then the employee will be considered vested by that plan for all purposes.

If you need another copy of the SPD or if you have any questions regarding this change to the Plan, please contact the Administrative Office by telephone during normal business hours at 844-834-9023 or in writing to the Sign, Pictorial and Display Industry Pension Plan c/o BeneSys Administrators, 7180 Koll Center Parkway, Suite 200, Pleasanton, CA 94566.

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-844-834-9023

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-834-9023

*This document has been uploaded and is available on the participant website at:  
[www.sign510benefits.org](http://www.sign510benefits.org)*