



PLUMBERS & STEAMFITTERS LOCAL 166 BENEFIT FUNDS

P.O. BOX 99485
TROY, MICHIGAN 48099-9485
(248) 641-4966 or Toll Free (855) 641-4966

To: Participants in the Plumbers and Steamfitters Local 166 Pension Fund

From: The Board of Trustees Plumbers and Steamfitters Local 166 Pension Fund

Re: Summary of Material Modification – KEEP WITH YOUR SUMMARY PLAN DESCRIPTION

Date: October 2025

Please read this Notice carefully as it contains important information regarding changes to the Plumbers and Steamfitters Local 166 Pension Fund's Plan document. Please keep this Notice with your Summary Plan Description (SPD).

PLAN CHANGE EFFECTIVE SEPTEMBER 30, 2025 – AUTHORIZATION FOR TRUSTEES TO WAIVE SUSPENSION OF BENEFITS RULES

The Plumbers and Steamfitters Local 166 Pension Fund (Fund), like most pension plans, contains suspension of benefits provisions. These provisions permit Plan Trustees to suspend monthly pension benefits when an individual engages in Plan Related Employment after retirement or continues in Plan Related Employment after normal retirement age. In other words, if a Pensioner returns to work, his/her pension benefit may be stopped for the period of employment.

Effective September 30, 2025, the Fund's Plan document (Plan) has been amended to allow the Board of Trustees, in their sole discretion, to temporarily waive the suspension of benefit rules.

Please be advised that the Trustees have not adopted a waiver of the suspension of benefit rules at this time. Therefore, if a Pensioner engages in Plan Related Employment or continues in Plan Related Employment after normal retirement age, his/her pension benefit may be stopped for the period of employment.

If the Trustees decide to adopt a temporary waiver of the suspension of benefit rules in the future, then you will receive a Notice providing you with important information about the temporary suspension.

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

4915-4030-1934, v. 2

Important Plan Information



**PLUMBERS & STEAMFITTERS LOCAL 166
BENEFIT FUNDS
P.O. BOX 99485
TROY, MI 48099-9485**

FIRST CLASS MAIL
U.S. Postage
PAID
ABC Mailing, Inc.
48035