



WESTERN WASHINGTON U.A. SUPPLEMENTAL PENSION PLAN



SUMMARY OF MATERIAL MODIFICATIONS

TO: All Plan Participants

RE: Important Changes to Your Retirement Plan

DATE: October 2025

This Summary of Material Modifications describes important changes to your Western Washington UA Supplemental Pension Plan. Please keep this notice with your Summary Plan Description ("SPD") for future reference.

In accordance with changes to federal law, the Board of Trustees has adopted the following changes to the Plan.

1. NEW "SUPER CATCH-UP" CONTRIBUTIONS FOR PARTICIPANTS AGED 60-63

Effective January 1, 2025, if you are between ages 60 and 63 during any plan year, you may now make additional "super catch-up" contributions beyond the regular catch-up limit. For 2025, the super catch-up limit is \$11,250, which will be adjusted annually for inflation.

Once you turn 64 during the plan year, you return to the standard catch-up contribution limit

2. MANDATORY ROTH CATCH-UP CONTRIBUTIONS FOR PARTICIPANTS MAKING \$145,000

Effective January 1, 2026, if you meet BOTH of the following requirements, your catch-up contributions (including super catch-up) MUST be made as after-tax Roth contributions:

- You are age 50 or older, AND
- You earned \$145,000 or more (adjusted for inflation) in the previous year from a single employer.

What this means:

- You **cannot** make pre-tax catch-up (or super catch-up) contributions if you meet both criteria
- Your catch-up and super catch-up contributions will be made with after-tax dollars

Mailing Address: P.O. Box 88970, Tukwila, WA 98138

Physical Address: 5200 Southcenter Blvd. ♦ Suite #205 ♦ Tukwila WA 98188

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- These mandatory Roth contributions will be included in your taxable income for the year you make them

If you are affected by this change you may:

- Continue making catch-up contributions as after-tax Roth contributions, OR
- Stop making catch-up contributions entirely (you may still make regular elective deferrals up to the annual limit)

3. IN-PLAN ROTH ROLLOVERS FOR MANDATORY ROTH CATCH-UP CONTRIBUTIONS

Effective January 1, 2026, if the Plan determines that your pre-tax catch-up contributions should have been post-tax Roth contributions under the mandatory Roth catch-up rules, the Plan will:

- Automatically roll over those contributions (plus any gains or losses) from your pre-tax account to your Roth account,
- Report this rollover on Form 1099-R for tax purposes, and
- This rollover will be taxable income to you in the year of the rollover

QUESTIONS?

If you have questions about these changes or how they may affect you, please contact;

BeneSys, Inc.

Phone: (206) 694-1374 or toll-free (888) 406-3246

You can review your work history hours and contributions at www.ua-benefits-wa.org.

OR

Milliman

Toll-free (800) 481-7336

You can review your account balances at millimanbenefits.com.

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