



WESTERN WASHINGTON U.A. SUPPLEMENTAL PENSION PLAN



SUMMARY OF MATERIAL MODIFICATIONS

TO: All Plan Participants

RE: Important Changes to Your Retirement Plan

DATE: September 2026

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.

DELAY OF THE MANDATORY ROTH CATCH-UP UNTIL JANUARY 1, 2031

Effective January 1, 2026, the Board of Trustees has delayed the *mandatory* Roth catch-up contributions for those participants who are 50 years and older and who earned \$145,000 or more (adjusted for inflation) in the previous year while working for a single employer. The Board of Trustees has also delayed the implementation of the correction method for in-plan Roth rollovers for the mandatory Roth catch-up contributions. These provisions have been delayed until January 1, 2031.

You can still elect to make Roth contributions; however, they will not be mandatory for those who meet the statutory requirements until January 1, 2031.

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.