

Summary of Material Modification to the Western States 401(k) Retirement Fund of the OPEIU

This Summary of Material Modification (“SMM”) modifies some of the information contained in the Summary Plan Description (“SPD”) for the Western States 401(k) Retirement Fund of the OPEIU (the “Plan”) that describes the Plan as of January 1, 2015.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

Modification

Restriction on Venue. Effective December 1, 2017, a participant or beneficiary shall bring an action against the Plan only in federal district court in Portland, Oregon.