

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

Distribution of Accepted Rollover Contributions. Effective December 10, 2018, you may request the immediate distribution of any portion of your account that is directly attributable to amounts you have previously rolled over into your account from another retirement plan. Although you may request such a distribution at any time, you will be permitted only one such request in your lifetime for reasons other than for retirement, disability, or payments to a beneficiary or alternate payee.