

**Hotel and Restaurant Employees Health and Welfare Trust Fund**  
**East Bay Restaurant and Tavern Retirement Plan**  
1182 Market Street, Suite 320 • San Francisco, California 94102-4919  
Telephone: (844) 492-9159

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**DATE:** January 17, 2026  
**TO:** All Plan Participants of the East Bay Restaurant and Tavern Retirement Plan  
**FROM:** Board of Trustees of the East Bay Restaurant and Tavern Retirement Plan  
**SUBJECT:** Transition to Empower – Distribution Requests During the Blackout Period

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Dear Participant:

The Trustees of the East Bay Restaurant and Tavern Retirement Plan (“the Plan”) recently engaged Empower to provide recordkeeping services for the Plan. A notice regarding this transition was mailed by Empower to you on or about January 16, 2026. *As part of the transition, there will be a blackout period beginning March 2, 2026 and ending the week of May 17, 2026 when **no benefit distributions will be able to be processed** as no transactions may be performed during this time in order to validate/confirm account information prior to the transition to Empower. **If you are planning to take a distribution in the near term, please be advised that you will need to submit a completed application along with all required documents no later than February 1, 2026** in order to have your distribution request processed prior to the start of the blackout period on March 2, 2026.*

**Below is a list of all documents that are required to be submitted along with your completed application.** Please be advised that if any of the application pages or required documents are incomplete or missing, the administrative office will send a letter to you requesting that all incomplete/missing items be submitted. *This may delay or impact payment of your benefit prior to the blackout period.*

- Copy of Proof of Age for Participant
- Copy of Proof of Age for Spouse (if married)
- Copy of Photo Identification for Participant
- Copy of Photo Identification for Spouse (if married)
- Copy of Marriage Certificate (if married)
- Copy of any and all Marriage Certificates, Divorce Decrees and/or Death Certificates for all prior marriages of Participant (if previously divorced or widowed)

**If you have any questions regarding this notice, please contact the Trust Fund Office at (844) 492-9159.**