Ohio Local No 1 Operative Plasterers' and Cement Masons' Pension Fund
3660 Stutz Drive, Suite 101
Canfield, OH 44406
(330) 779-8869
www.ohcementmasonsbenefits.org

October 2026

Dear Participant:

This Notice, called a "Suspension Notice," applies to any Participant that has reached his or her Normal Retirement Age ("NRA") and has not commenced their pension benefit. At NRA, you are entitled to a pension from the Operative Plasterers' and Cement Masons Local No. 1 Pension Fund ("Plan"), provided you are not working in employment that causes a suspension of benefits. If you are not working in employment that causes a suspension of benefits, you should contact the Plan Administrator and apply for a pension benefit. If you do not apply for a pension benefit, the Plan will suspend your benefit until you attain your Required Beginning Date ("RBD"). Please note that if you continue working beyond your NRA, you will continue to accrue additional benefits under the Plan. However, this notice is meant to explain that you will not receive any actuarial adjustment for the period between your NRA and RBD.

You will receive a Suspension Notice each year until you commence payment of your pension benefits, or attain your RBD, which depends on your age as follows:

- If you reach age 70 ½ before January 1, 2020, your RBD is the April 1 of the calendar year following the calendar year in which you turn 70 ½.

- If you reach age 70 ½ on or after January 1, 2020, but before January 1, 2023 your RBD is the April 1 of the calendar year following the calendar year in which you turn 72.

- If you reach age 72 on or after January 1, 2023, your RBD is the April 1 of the calendar year following the calendar year in which you turn 73.

Once you attain your RBD, the suspension rules no longer apply.

The Summary Plan Description ("SPD") booklet describes the Plan's suspension of benefit rules. A copy of the SPD can be obtained from the Third Party Administrator. Department of Labor regulations regarding suspension of benefits may be found in Section 2530.203-3 of Title 29 of the Code of Federal Regulations.

If you wish to have a suspension of benefits reviewed, you are entitled to proceed pursuant to the Claims and Appeals Procedures found in the SPD. If you have any questions about this notice or the way it applies to you, please contact the Third Party Administrator.

When you are ready to retire, you should contact the Third Party Administrator and an application will be mailed to you. If you have any questions about applying for pension benefits, please contact the Third Party Administrator.

Sincerely,
Board of Trustees