

Changes to Plan-related Information in accordance with DOL Regulation §404a-5

EFFECTIVE DATE OF CHANGE July 1, 2025

PLAN NAME: Operative Plasterers and Cement Masons 7-1-2025

PLAN CODE: LU4503

ABILITY TO DIRECT INVESTMENTS: Following the end of the transition to John Hancock Retirement Plan Services LLC (“John Hancock”), you have the right to transfer all or a portion of your Credit Account into or out of any investment options offered by the Plan. Going forward, you will have the ability to direct the investment of your Credit Account into any of the options offered, provided that any such transfer is permitted by the investment fund. The Plan’s investment options are listed in the transition kit section entitled, “Let’s dive into this a bit more.”

Investment options in your Plan may have implemented restrictions such as redemption fees or short-term trading prohibitions. If redemption fees apply, those fees and the holding period required to avoid the fees will be listed on the fund sheets. To access the fund sheets for each designated investment option available to you, visit myplan.johnhancock.com/investment_info. Please enter the plan code noted above to access the information.

Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. The Plan’s named fiduciary, or its delegate, exercises voting, tender, and any similar rights associated with the Plan’s designated investment alternative options (e.g., the target date options).

Please review the funds’ prospectuses for more information. To change your investments, you can go to myplan.johnhancock.com at any time, or you can call us at 833-38-UNION from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded. Remember, you cannot make any changes to your Credit Account investments until AFTER the transition period to John Hancock has ended.

PLAN ADMINISTRATIVE EXPENSES: The Plan may pay service providers for administrative services rendered during the year, such as recordkeeping and investment advisory services. Service providers may offset the fees they would otherwise charge with revenue sharing payments that the service provider receives in connection with the plan investment options, otherwise their service fees may be paid from a segregated account under the Plan and/or may be charged against participants’ or beneficiaries’ accounts on a pro rata basis, per capita basis, or as a specific dollar amount, subject to the terms of the plan. In some circumstances, portions of such payments may be credited back to your account. Any amounts charged or credited against your account will be disclosed online and in your statement on a quarterly basis.

The table below captures plans John Hancock Fees fees that will be deducted from participant accounts:

FEE TYPE	FEE AMOUNT	DEDUCTION METHOD
John Hancock Recordkeeping Fee	\$12.25	Quarterly Per Participant

PARTICIPANT EXPENSES: The following fees are applicable. If any of these fees apply to you, they will appear on your quarterly account statement.

The table below lists the fees that may be deducted from your account for the requested service:

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FEE TYPE	FEE AMOUNT
Distribution Fee	\$50.00
Periodic Payment Fee	\$2.00
Annual Account Maintenance fee for terminated participants & beneficiaries	\$300
Annual Fund Office Fee	Variable (TBD)

A fund’s investment objectives, risks, charges, and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 833-38-UNION or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money. The fund’s prospectus provides information regarding details for the applicable fee waivers. Prospectuses may only be available in English.

The content of this document is for general information only and is believed to be accurate and reliable as of the posting date but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made. John Hancock Retirement Plan Services LLC provides administrative and/or recordkeeping services to sponsors or administrators of retirement plans as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan through an open-architecture platform. John Hancock Trust Company LLC provides trust and custodial services to such plans. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

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