



SAGINAW PLUMBERS & PIPEFITTERS
U.A. LOCAL NO. 85 FRINGE BENEFIT FUNDS
P.O. Box 1350 • Troy, MI 48099-1350



(248) 641-4985 (800) 582-6181

To: All Participants in the United Association of Journeymen and Apprentices of The Plumbing and Pipefitting Industry of The United States and Canada Local Union No. 85 Pension Plan (the "Plan" or "Fund")

Re: Benefit Improvement for Credited Service January 2012 through December 2014

Date: January 2026

WHAT IS THIS NOTICE ABOUT?

This Summary of Material Modifications ("SMM") is to make you aware of an improvement to your Pension benefits for service from the January 2012 work month through the December 2014 work month, beginning in March 2026.

BENEFIT IMPROVEMENT FOR CREDITED HOURS OF SERVICE JANUARY 2012—DECEMBER 2014

We are pleased to inform you that the Board of Trustees, effective March 1, 2026, has **increased** the benefit multiplier for calculating your Pension benefit for Credited Service earned on or after January 1, 2012 through December 31, 2014, from \$672.00 to \$1,200.00. In addition, during this same period (January 1, 2012 through December 31, 2014) your Credited Service will be determined by dividing your total Hours of Service by 1,500 instead of 2,000, further improving your benefit for service during that time period. This benefit improvement is **prospective** only – no retroactive benefit payments will be provided. Furthermore, participants that have incurred a break in service are not eligible for this improvement.

If you are currently in pay status, the Fund Office will automatically adjust your pension benefit check for the month of March 2026. If you are not in pay status, the value of the benefit improvement, if applicable, will be reflected in the next pension benefit statement you receive if you had service during this period.

WHAT DO I NEED TO DO?

The changes discussed in this notice will take effect automatically. You do **not** need to take any specific action, but you may need to adjust your work schedule with your Employer if you are a Retiree who has returned to work.

IMPORTANT REMINDERS

This SMM is a summary and is **not** an official plan document. The actual terms of the Plan are contained in the plan document, which is available at the Plan Office. In the event of any ambiguity in or omission from this SMM, or any conflict between this SMM and the official plan document, the official plan document will



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govern. If you have any questions regarding this SMM, your benefits, or wish to obtain an updated copy of the Plan Document or SPD, please contact the Plan Office at (800) 582-6181 or (248) 641- 4985.

Sincerely,

The Board of Trustees