

# Central Pennsylvania Teamsters Pension Fund

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TO ALL PARTICIPANTS COVERED UNDER THE  
CENTRAL PENNSYLVANIA TEAMSTERS  
DEFINED BENEFIT PLAN

SUMMARY OF MATERIAL MODIFICATIONS

This Summary of Material Modifications (“SMM”) describes changes to Sections 6.2 and 6.3 of the Plan Document with respect to Participants and their Surviving Spouses and the date as of which a Participant or his Surviving Spouse must commence to receive benefits under the Plan (the “Required Beginning Date”)

In the case of a Participant who attained age 70 ½ prior to January 1, 2020, the Required Beginning Date on which the Participant must commence to receive benefits is the April 1 of the calendar year following the year the Participant attained age 70 ½. This rule is the same as the prior rule.

However, for a Participant who attains age 70 ½ after December 31, 2019, the Required Beginning Date is the April 1 of the calendar year following the year that the Participant attains age 72.

If the Participant’s Surviving Spouse is the Participant’s sole designated Beneficiary, then distributions to the Surviving Spouse must begin by December 31 of the calendar year in which the Participant died, or by December 31 of the calendar year in which the Participant would have attained the Participant’s Required Beginning Date, whichever is later.