

Central Pennsylvania Teamsters Pension Fund

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MAILING ADDRESS: P.O. Box 15223
Reading, PA 19612-5223
1055 Spring Street, Wyomissing, PA 19610
www.CentralPATeamsters.com
Phone: 610-320-5505
TOLL FREE IN PA: 1-800-343-0136
TOLL FREE IN USA: 1-800-331-0420
FAX: 610-320-9239

TO ALL PARTICIPANTS COVERED UNDER THE
CENTRAL PENNSYLVANIA TEAMSTERS
RETIREMENT INCOME PLAN 1987

SUMMARY OF MATERIAL MODIFICATIONS

This Summary of Material Modifications (“SMM”) describes changes to Section 9.2 of the Plan Document with respect to the date as of which a Participant must commence to receive benefits under the Plan (the “Required Beginning Date”).

In the case of a Participant who attained age 70½ prior to January 1, 2020, the Required Beginning Date is the April 1 of the calendar year following the year the Participant attained age 70½. In the case of a Participant who attained age 70½ after December 31, 2019, the Required Beginning Date is the April 1 of the calendar year following the year that the Participant attained age 72.

Now, in the case of a Participant who attains age 72 after December 31, 2022, the Required Beginning Date will be April 1 of the calendar year following the year the Participant attains age 73. Moreover, in the case of a Participant who attains age 73 after December 31, 2032, the Required Beginning Date will be April 1 of the calendar year after the Participant attains age 75.

If you have any questions, please contact the Fund Office.