



# Greater Kansas City Laborers Fringe Benefit Funds

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## ANNOUNCING AN IMPORTANT CHANGE TO YOUR PENSION PLAN BENEFITS SUMMARY OF MATERIAL MODIFICATIONS

Date: January 2026

To: All Eligible Participants of the Greater Kansas City Laborers Pension Fund

From: The Board of Trustees

Re: Temporary Window for Working in Disqualifying Employment that is also Covered Employment

This Participant Notice will advise you of certain plan changes that have been made to the Greater Kansas City Laborers' Pension Fund (the Plan). Please read this SMM in its entirety, share it with your family and store it with your Summary Plan Description (SPD).

Effective November 1, 2025 through October 31, 2026, the Board of Trustees has again established a temporary window that discontinues the Plan rule that suspends your pension benefits for working during retirement. Pursuant to the temporary window, you can work more than 475 hours but less than 2,400 hours of Disqualifying Employment that is also Covered Employment in retirement during the period November 1, 2025 through October 31, 2026. **Please note that this temporary window applies only to a retiree working in Covered Employment.**

**Under the temporary window, a retiree in pay status can work up to 2,400 hours in Covered Employment between November 1, 2025 through October 31, 2026 without having their monthly benefit suspended.**

The temporary change to the rules is only available for the period of November 1, 2025 through October 31, 2026. On November 1, 2026, the number of hours of work allowed will revert back to the Plan rule for retirees working in disqualifying employment that is also covered employment, 475 hours, as provided for in Section 6.13(a) of the Plan Document.

The temporary change to the rules only applies to retirees who have been retired for at least four months prior to or during the temporary window period of November 1, 2025 through October 31, 2026. For example, if you retired on October 1, 2025, this temporary window will not apply to you until February 1, 2026. Until February 1, 2026, the standard Plan rules will apply.

**The temporary rule does not apply to work in Disqualifying Employment, which is not Covered Employment.** If a retiree works in Disqualifying Employment, his or her benefit may be suspended. Review the Summary Plan Description or contact the Fund Administrator for more information about Disqualifying Employment.

### **Reminder of Eligibility Requirements for Commencing Your Pension**

To become eligible to commence any pension benefit under the Plan you must sever all employment with all Contributing Employers. **The temporary window to the Disqualifying Employment rules described above does not alter this eligibility requirement.**

If you have any questions about this SMM or your Pension benefits in general, we encourage you to contact the Fund Office at (816) 777-2669.

Sincerely,

**Board of Trustees**

This announcement serves as a Summary of Material Modifications (SMM) for the Greater Kansas City Laborers Pension Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. Please keep this SMM with your Summary Plan Description (SPD) for future reference.