

GREATER KANSAS CITY LABORERS FRINGE BENEFIT FUNDS

Managed for the Trustees by:
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SUMMARY OF MATERIAL MODIFICATION

Dear Participant:

Effective June 1, 2024, the Trustees of the Greater Kansas City Laborers Vacation Plan have amended the Plan of Benefits to assess a 5% administrative fee that will be deducted from the gross amount of any emergency withdrawal from the plan to help defray administrative expenses associated with such emergency withdrawals. Emergency withdrawals are allowed under the plan between January 1 and August 31 of each year.

Please do not hesitate to contact Wilson-McShane Corporation with any questions.

Sincerely,

Board of Trustees Greater Kansas City Laborers Vacation Plan

This announcement serves as a Summary of Material Modifications (SMM) for the Greater Kansas City Laborers Vacation Plan. 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.