

**INTERNATIONAL UNION OF OPERATING ENGINEERS
LOCAL 98 ANNUITY FUND**

**SUMMARY OF MATERIAL MODIFICATIONS
AND
NOTICE TO PARTICIPANTS**

(Plan No. 002; EIN: 04-3030313)

Dated: September 2023

Dear Participant:

The following is an explanation of modifications that the Trustees made to your Summary Plan Description (“SPD”) for the International Union of Operating Engineers Local 98 Annuity Fund. Effective as implemented, the Trustees amended the Fund’s SPD as follows:

The table listing the members of the Board of Trustees appearing on pages i and 25 is deleted in its entirety and replaced with the following:

BOARD OF TRUSTEES

CHRISTOPHER GAGLIARDUCCI
c/o Gagliarducci Construction
295 Pasco Road
Indian Orchard, MA 01151

WILLIAM D. FAY
I.U.O.E. Local 98
40 Hudson Dr., P.O. Box 1290
Southwick, MA 01077

JENNA RAHKONEN
c/o Northern Construction Service, LLC
1520 Park Street
P.O. Box 964
Palmer, MA 01069

DAVID KAZIMIERCZAK
I.U.O.E. Local 98
40 Hudson Dr., P.O. Box 1290
Southwick, MA 01077

JONATHAN PECOY
c/o Warner Brothers, LLC
658 Berkshire Avenue
Springfield, MA 01109

DARRIN AUGER
I.U.O.E. Local 98
40 Hudson Dr., P.O. Box 1290
Southwick, MA 01077

Please place this information with your manual for permanent reference. If you have any questions concerning the changes summarized above, please call the Fund Office at (888) 441-1922.

Sincerely,

**BOARD OF TRUSTEES, INTERNATIONAL
UNION OF OPERATING ENGINEERS
LOCAL 98 ANNUITY FUND**