

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

**SUMMARY OF MATERIAL MODIFICATIONS  
AND  
NOTICE TO PARTICIPANTS  
(Plan No. 002; EIN: 04-3030313)**

Dated: February, 2025

Dear Participant:

The following information describes changes **effective September 25, 2024** to the International Union of Operating Engineers Local 98 Annuity Fund (the "Plan") as reflected in the Summary Plan Description ("SPD") for the. **Please read this Summary of Material Modifications carefully as it contains important information regarding your rights under the Plan**

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

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

JENNA RAHKONEN  
c/o Northern Crane, LLC  
P.O. Box 900  
Palmer, MA 01069

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

JONATHAN PECOY  
c/o Warner Brothers, LLC  
325 Amherst Road  
Sunderland, MA 01375

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

Please place this information with your Annuity Fund documents 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**