INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 98 PENSION FUND

SUMMARY OF MATERIAL MODIFICATIONS AND NOTICE TO PARTICIPANTS (Plan No. 001; EIN: 04-6127765)

Dated: February, 2025

Dear Participant:

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

The BOARD OF TRUSTEES chart on page v is deleted in its entirety and replaced with the following:

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

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

JONATHAN PECOY c/o Warner Brothers, LLC 325 Amherst Road Sunderland, MA 01375 DAVID KAZIMIERCZAK I.U.O.E. Local 98 40 Hudson Dr., P.O. Box 1290 Southwick, MA 01077

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

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

Please place this information with your Pension 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 PENSION FUND