

SUMMARY OF MATERIAL MODIFICATION TO THE CONSTRUCTION LABORERS PENSION TRUST OF GREATER ST. LOUIS

Effective July 1, 2022, the Trustees of the Construction Laborers Pension Trust of Greater St. Louis (“Plan”) amended the Summary Plan Description (SPD) by adding the following new paragraph to the end of Subsection V.C.6:

Effective for the period beginning July 1, 2022 and ending December 31, 2023, the provisions of this Subsection V.C.6 are revised. During that period, you may qualify for the Special Program regardless of the number of hours worked and the month of the year in which the work occurs as long as the requirements of items b and c of this Subsection V.C.6 are met and you have been retired for a period of at least four months before returning to Covered Employment. The Trustees retain the authority to review, modify or extend the revisions to the Special Program set forth in this paragraph.

This summary only provides information regarding the changes that have been made to the Plan and does not provide all of the information that may be relevant to a particular provision. For more information concerning the provisions addressed by this summary, you should consult the SPD booklet.

If you have any questions, please contact the Benefit Office at (314) 644-2777 or toll free (800) 489-0228 ext. 3, or send an e-mail to benefits@stllaborers.com.

SUMMARY OF MATERIAL MODIFICATION TO THE CONSTRUCTION LABORERS PENSION TRUST OF GREATER ST. LOUIS

The Trustees of the Construction Laborers Pension Trust of Greater St. Louis (“Plan”) have amended the Summary Plan Description (SPD) in the following manner:

1. Effective May 1, 2022, Section III.B.2.g is revised to read as follows:
 - g. 2.25% of the total contributions made on your behalf during each Plan Credit Year beginning on or after May 1, 2004 through April 30, 2009, in which you worked at least 300 hours in Covered Employment and earned at least one-quarter of a credit, 1.30% of the total contributions made on your behalf during each Plan Credit Year beginning on or after May 1, 2009 through April 30, 2022 in which you worked at least 300 hours in Covered Employment and earned at least one-quarter of a credit, and 1.5% of the total contributions made on your behalf during each Plan Credit Year beginning on or after May 1, 2022 in which you worked at least 300 hours in Covered Employment and earned at least one-quarter of a credit.
2. Effective May 1, 2022, the EXAMPLE following Section III.B.2.g is revised to read as follows:

EXAMPLE: George earned two Pension Credits before May 1, 1988 plus \$60,000 of contributions made on his behalf from May 1, 1988 through April 30, 2004 plus \$15,000 of contributions made on his behalf from May 1, 2004 through April 30, 2009 plus \$30,000 of contributions made on his behalf from May 1, 2009 through April 30, 2022 plus \$6,000 of contributions made on his behalf since May 1, 2022. In addition, he never separated from Covered Employment. His Regular/Deferred Pension at age 62, based on a Single Life Annuity, is \$2,867.50 per month (2 x \$50.00 + \$60,000 x 3.25% + \$15,000 x 2.25% + \$30,000 x 1.30% + \$6,000 x 1.5%).

3. Effective January 1, 2023, the first sentence of Section V.A.6 is revised to read as follows:

Even if you continue working, you are required to start taking your pension by April 1 of the calendar year following the calendar year in which you reach:

- age 70½, if you reached age 70½ prior to January 1, 2020;
- age 72, if you reached age 70 ½ on or after January 1, 2020 and reached age 72 prior to January 1, 2023;
- age 73, if you reach age 72 on or after January 1, 2023.

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**SUMMARY OF MATERIAL MODIFICATION TO THE
CONSTRUCTION LABORERS PENSION TRUST OF GREATER ST. LOUIS**

The Trustees of the Construction Laborers Pension Trust of Greater St. Louis (“Plan”) have amended the Summary Plan Description (SPD) in the following manner:

Effective February 1, 2024, the second sentence of Section V.A.6 is deleted.

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**SUMMARY OF MATERIAL MODIFICATION TO THE
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The following is a summary of changes to the Construction Laborers Pension Trust of Greater St. Louis Summary Plan Description (SPD). Please keep this notice with your copy of the SPD for future reference.

Effective January 1, 2024, the SPD is revised in the following manner:

1. The list of Trustees on the unnumbered page preceding the Table of Contents is revised to read as follows:

BOARD OF TRUSTEES

UNION TRUSTEES

Don Willey
Brandon Flinn
Matt Andrews
Jose Gomez
Rob Reed
Jeff Louis

EMPLOYER TRUSTEES

David Gillick
Lou Grasse
Mark Murphy
Doug Wachsnicht
Joe Leritz
Jeremy Bennett

ALTERNATE UNION TRUSTEES

Jeff O’Connell
Brian Watson
Brad Wilfong
Adam Kreienheder
Raymond Sarkis
Mark Bielicke

ALTERNATE EMPLOYER TRUSTEES

Joseph Beetz
Michael Luth
Brad Grant

2. The list of trustees in Section VII.B is revised to read as follows:

The Trustees of the Plan are:

Union Trustees

Don Willey
Laborers Local 110
4532 South Lindbergh Blvd.
St. Louis, Missouri 63127

Brandon Flinn
Local 42/EMLDC
951 Corporate Pkwy
Wentzville, Missouri 63385

Employer Trustees

David A. Gillick
Mason Contractors Association
1429 South Big Bend
St. Louis, Missouri 63117

Lou Grasse
Grasse & Associates
1940 S.Kingshighway Blvd.
St. Louis, Missouri 63110

Union Trustees

Matt Andrews
Laborers Local 42
301 South Ewing Avenue
St. Louis, Missouri 63103

Jose Gomez
Laborers Local 110
4532 South Lindbergh Blvd.
St. Louis, Missouri 63127

Rob Reed
Laborers Local 110
4532 South Lindbergh Blvd.
St. Louis, Missouri 63127

Jeff Louis
Laborers Local 42
301 South Ewing Avenue
St. Louis, Missouri 63103

Alternate Union Trustees

Jeff O'Connell
Brian Watson
Raymond Sarkis
Laborers Local 42
301 South Ewing Avenue
St. Louis, Missouri 63103

Brian Wilfong
Adam Kreienheder
Mark Bielicke
Laborers Local 110
4532 South Lindbergh Blvd.
St. Louis, Missouri 63127

Employer Trustees

Mark Murphy
Drilling Services
13230 Ferguson Lane
Bridgeton, Missouri 63044

Doug Wachsnicht
Goodwin Brothers
4885 Baumgartner Road
St. Louis Missouri 63129

Joseph Leritz
Leritz Contracting, Inc.
2909 Barrett Station Road
Kirkwood, Missouri 63122

Jeremy Bennett
SITE Improvement Association
2071 Exchange Drive
St. Charles, Missouri 63303

Alternate Employer Trustees

Joseph Beetz
Beetz Plumbing
2659 Gravois
St. Louis, Missouri 63118

Michael Luth
Fred M. Luth & Sons, Inc.
4516 McRee Avenue
St. Louis, Missouri 63110

Brad Grant
Grant Contracting Co. Inc.
777 Rudder Road
Fenton, Missouri 63026

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The Trustees of the Construction Laborers Pension Trust of Greater St. Louis (“Plan”) have amended the Summary Plan Description (SPD) in the following manner effective February 1, 2025:

1. Section III.B.2.g is revised to read as follows:

- g. 2.25% of the total contributions made on your behalf during each Plan Credit Year beginning on or after May 1, 2004 through April 30, 2009, in which you worked at least 300 hours in Covered Employment and earned at least one-quarter of a credit, 1.50% of the total contributions made on your behalf during each Plan Credit Year beginning on or after May 1, 2009 through April 30, 2024 in which you worked at least 300 hours in Covered Employment and earned at least one-quarter of a credit, and 1.75% of the total contributions made on your behalf during each Plan Credit Year beginning on or after May 1, 2024 in which you worked at least 300 hours in Covered Employment and earned at least one-quarter of a credit.

2. The EXAMPLE following Section III.B.2.g is revised to read as follows:

EXAMPLE: George earned two Pension Credits before May 1, 1988 plus \$60,000 of contributions made on his behalf from May 1, 1988 through April 30, 2004 plus \$15,000 of contributions made on his behalf from May 1, 2004 through April 30, 2009 plus \$30,000 of contributions made on his behalf from May 1, 2009 through April 30, 2024 plus \$6,000 of contributions made on his behalf since May 1, 2024. In addition, he never separated from Covered Employment. His Regular/Deferred Pension at age 62, based on a Single Life Annuity, is \$2,942.50 per month (2 x \$50.00 + \$60,000 x 3.25% + \$15,000 x 2.25% + \$30,000 x 1.50% + \$6,000 x 1.75%).

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Effective July 1, 2022, the Trustees of the Construction Laborers Pension Trust of Greater St. Louis (“Plan”) amended the Summary Plan Description (SPD) by adding the following new paragraph to the end of Subsection V.C.6:

December 31, 2025

Effective for the period beginning July 1, 2022 and ending ~~December 31, 2024~~, the provisions of this Subsection V.C.6 are revised. During that period, you may qualify for the Special Program regardless of the number of hours worked and the month of the year in which the work occurs as long as the requirements of items b and c of this Subsection V.C.6 are met and you have been retired for a period of at least four months before returning to Covered Employment. The Trustees retain the authority to review, modify or extend the revisions to the Special Program set forth in this paragraph.

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Effective July 1, 2022, the Trustees of the Construction Laborers Pension Trust of Greater St. Louis (“Plan”) amended the Summary Plan Description (SPD) by adding the following new paragraph to the end of Subsection V.C.6:

December 31, 2026

Effective for the period beginning July 1, 2022 and ending ~~December 31, 2025~~ the provisions of this Subsection V.C.6 are revised. During that period, you may qualify for the Special Program regardless of the number of hours worked and the month of the year in which the work occurs as long as the requirements of items b and c of this Subsection V.C.6 are met and you have been retired for a period of at least four months before returning to Covered Employment. The Trustees retain the authority to review, modify or extend the revisions to the Special Program set forth in this paragraph.

This summary only provides information regarding the changes that have been made to the Plan and does not provide all of the information that may be relevant to a particular provision. For more information concerning the provisions addressed by this summary, you should consult the SPD booklet.

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