

Office and Professional Employees Locals 30 & 537 Health & Welfare and Retirement Trust Funds

Administered By: Benefit Programs Administration

Telephone • (800) 386-4350 • (562) 463-5065 • Facsimile (562) 908-7568 • www.opeiufunds.org

SUMMARY OF MATERIAL MODIFICATION

TO: Participants in O.P.E.I.U. Locals 30 & 537 Retirement Fund

FROM: Board of Trustees

DATE: July 2015

RE: Limitation Period for Actions Brought Under ERISA Section 502(a)

This notice is to provide you information regarding limitation periods for actions brought under Employee Retirement Income Security Act (ERISA) Section 502(a). This Section of ERISA permits Fund participants and beneficiaries dissatisfied with the decisions rendered on their claims and appeals to file lawsuits once they have exhausted the Plan's claims and appeals procedures.

On May 20, 2015, the Trustees adopted an amendment which requires that any Fund participants or beneficiaries seeking to commence a lawsuit pursuant to ERISA Section 502(a) do so within one year of the date of the written notice of the decision denying their appeal. Any appeals denied on or after July 1, 2015 shall be subject to this one year limitation. Any such lawsuit must be filed within one year of the final denial. If a lawsuit is filed to challenge the decision of the Board of Trustees, a review by a court of law will be limited to the facts, evidence and issues presented during the Board's review of this claim. Anyone seeking to file a lawsuit pursuant to ERISA Section 502(a) must also exhaust their administrative remedies as described in the Summary Plan Description ("SPD"). For more information regarding the Fund's benefit claims and appeal procedure please reference the SPD at pages 33 to 37. You can find an electronic copy of the SPD at http://www.opeiufunds.org/pdf/OPEIU-Retirement-Plan_Documents.pdf.