

SHEET METAL WORKERS' LOCAL NO. 46 ANNUITY FUND

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

(Plan No.: 002; I.D. No.: 16-1168659)

Dated: June 2020

Dear Participant:

The Fund's Trustees have amended the Sheet Metal Workers' Local No. 46 Annuity Fund Summary Plan Description ("SPD") as follows:

Effective as implemented, the following language is added to the end of Question and Answer 35 ("WHAT HAPPENS IF MY APPLICATION FOR BENEFITS UNDER THE PLAN IS DENIED?"):

Covid-19 Pandemic

Effective from March 1, 2020, until sixty (60) days after the announced end of the COVID-19 National Emergency (referred to as the "outbreak period"), or such later date that may be announced by the Internal Revenue Service and Department of Labor, the Plan will disregard the "outbreak period" in determining whether you have met the Plan deadline to file an appeal of an adverse benefit determination under the Plan's claims procedures.

Please place this information with your Summary Plan Description for permanent reference. If you have any questions concerning the change summarized above, please call the Fund Office at (585) 458-0400.

Sincerely,

BOARD OF TRUSTEES
SHEET METAL WORKERS LOCAL
NO. 46 ANNUITY FUND