

# Central Pennsylvania Teamsters Pension Fund

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## To All Participants Covered Under The Central PA Teamsters Pension Fund's Retirement Income Plan 1987

We are pleased to present you with this Summary of Material Modifications ("SMM"), which provides a descriptive summary of a recent change to the Central PA Teamsters Retirement Income Plan 1987 ("Plan"). If you have any questions or would like additional information, please contact the Pension Fund Office.

- Under an amendment to the Plan, a Participant or Beneficiary has the right to file an action in court if he or she is dissatisfied with the final decision of the Board of Trustees with respect to his or her claim appeal. In addition, at the request of the Claimant, the Board of Trustees, in its discretion, may agree to the submission of the matter to binding arbitration.

In the future you will receive a more comprehensive description of the Plan in the form of a revised Summary Plan Description. To make reading this SMM easier, we have left out legal and technical terms wherever possible. However, it is not intended that this SMM modify or change in any manner the complete official text of the Plan or Trust Agreement. Therefore, in the event of any discrepancies between the SMM and the Plan and/or Trust Agreement, the official text of the Plan and/or Trust Agreement will govern.