



**IAM NATIONAL PENSION FUND
SUMMARY OF MATERIAL MODIFICATIONS**

July 2026

This summary describes certain changes to the IAM National Pension Fund's Plan Document (the "Plan"). This Summary of Material Modifications ("SMM") modifies the information in your Summary Plan Description ("SPD").

Please review this document carefully and keep it with your copy of the 2023 SPD and other pension documents for future reference. If there are any discrepancies between the SMM (or SPD) and the official Plan document, the official Plan document will govern.

The following change has been made to the Plan, effective January 1, 2026:

Forfeiture of Benefits from Causing a Participant or Beneficiary's Death

Any person who participates in an act of violence that causes or contributes to the death of a Participant or Beneficiary who is, or may become, entitled to benefits under the Plan, or any person who is convicted of any crime that cause or contributed to the death of the Participant of Beneficiary, will be ineligible to receive any benefits from the Plan. That person will be treated as if they had predeceased the Participant of Beneficiary.

The Trustees may also apply any state law denying benefits to a person who participates in non-criminal conduct that causes the death of a Participant or Beneficiary if that person is denied payment or award of benefits in civil court.

Additional Information

If you have questions about this notice, please contact Customer Service via phone at 800-424-9608 or email at contact@iambfo.org. For more information please visit www.iambfo.org.