

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

**July 2019**

The following is a summary of changes to the IAM National Pension Fund's 2017 Summary Plan Description ("SPD"). This Summary of Material Modifications ("SMM") supplements or modifies the information in your SPD regarding the Plan. Please keep this document with your copy of the 2017 SPD for future reference.

**1. Effective for claims for disability benefits filed on or after April 1, 2018, the following language is added at the end of the Section entitled "Processing Applications for Benefits" (pages 35-36):**

In the case of a denial of your claim for a disability pension based on a determination by the Fund (and not by a third party such as the Social Security Administration ("SSA")), that you are not disabled under the Plan rules, your denial letter will also include a discussion of the decision, including an explanation of the Fund's basis for disagreeing with or not following:

- The views you presented to the Fund of health care professionals treating you and vocational professionals who evaluated you (if any);
- The views of any medical or vocational experts whose advice was obtained on behalf of the Fund in connection with the denial of your claim, even if the advice was not relied upon in making the determination; and
- A disability determination made by the SSA, if you provided it to the Fund.

The written notice of denial will be provided in a culturally and linguistically appropriate manner indicating how to access the language services provided by the Plan, if this applies to your claim.

**2. Effective for claims for disability benefits filed on or after April 1, 2018,**

**(a) The following language is added following the fourth paragraph of the Section entitled "What You Can Do If You Are Denied a Pension: Appeals Procedures" that begins "For disability pensions" (page 37):**

Before issuing a denial of an appeal of a claim for a disability pension based on a determination by the Fund (and not by a third party such as the SSA) that you are not disabled under the Plan rules, the Fund Office will provide you, free of charge, with any new or additional evidence considered, relied upon, or generated by the Fund in connection with the claim, and/or with any new or additional rationale for denying the claim, as soon as possible and, to the extent possible, sufficiently before the date the appeal is to be considered to give you a reasonable opportunity to respond before the date the appeal will be considered.

**(b) The following language is added at the end of the sixth paragraph of the Section entitled "What You Can Do If You Are Denied a Pension: Appeals Procedures" that begins "The decision on appeals" (page 37):**

In the case of a denial of an appeal for a disability pension, a Participant's written notice of denial will also include:

(a) A discussion of the decision, including an explanation of the Fund's basis for disagreeing with or not following:

(i) The views you presented to the Fund of health care professionals treating you and vocational professionals who evaluated you (if any);

(ii) The views of any medical or vocational experts whose advice was obtained by the Fund in connection with the denial of your appeal, even if the advice was not relied upon in making the determination; and

(iii) A disability determination made by the SSA, if you provided it to the Fund.

(b) A copy of the specific internal rules, guidelines, protocols, standards, or other similar criteria of the Plan relied upon in making the adverse benefit determination or, alternatively, a statement that such rules, guidelines, protocols, standards, or other similar criteria of the Plan do not exist.

The written notice of denial will be provided in a culturally and linguistically appropriate manner indicating how to access the language services provided by the Plan, if this applies to your claim.

**3. Effective for Participant deaths on or after April 17, 2019, references in the SPD to the "50% Spouse Preretirement Death Benefit" are revised to read "100% Spouse Preretirement Death Benefit." (page 29)**

**4. As of July 1, 2019, the Board of Trustees is (Pages 1 and 42 of the SPD):**

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Washington, DC 20036

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If you have questions about this notice, please contact Customer Service at 800-424-9608 between the hours of 9 am and 7 pm Eastern Time, Monday through Friday.

