

## Latest Date to Start Pension Benefits Changes

**If you are a Pension Fund participant who turns age 70½ on or after January 1, 2020, you are now required to start your pension benefits no later than April 1 of the year in which you turn age 72, or the year in which you stop working — whichever is the latter date.**

**That means if you are not working, you must start receiving your pension benefits by April 1 of the year after the year you turn age 72. (Though you can certainly apply earlier, and the Plan still allows working participants to elect to begin receiving their pension April 1 after the year in which they attain 70½.)**

**Similarly, if you die before beginning benefits and turned age 70½ on or after January 1, 2020, your surviving spouse can delay the start of the surviving spouse pension until December 31 of the year in which you would have turned age 72.**

**However, there is no change to the age at which you can work without suspension of your pension benefits. So after you reach age 70½, you can work and your pension will not be suspended, no matter how many days you worked.**

**This notice modifies the information in your Summary Plan Description. However, in the event of any conflict between this notice and the official Fund documents, the official documents will govern.**