



**CARPENTERS
SOUTHWEST
ADMINISTRATIVE
CORPORATION**

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To: All Participants of the Southwest Carpenters Annuity Fund

Summary of Material Modifications

December, 2021

PARTICIPANT NOTICE

This Participant Notice will advise you of certain material modifications (plan changes) that have been made to the Southwest Carpenters Annuity Fund (the Plan). This information is **very important** for you. Please take the time to read it carefully.

Aviso a los participantes que hablan español: Si tiene alguna pregunta con respecto a este aviso o necesita cualquier otra información sobre su plan de anualidades, comuníquese con la oficina administrativa al (213) 386-8590 o (800) 293-1370, donde habrá varios representantes bilingües para ayudarlo.

AMENDMENT TO INCLUDE OTHER PARTICIPATING UNIONS

The Board of Trustees has amended the Plan to clarify that any union affiliated with the Southwest Regional Council of Carpenters is a union affiliated with the Plan.

AMENDMENT TO THE C4A PROGRAM

The Board of Trustees has also amended the Plan to clarify which employees are allowed to participate under the C4A Program. Employees who were formerly bargained-participants of the Plan may participate. Additionally, non-bargained employees may participate so long as the Employer contributes on behalf of all of its non-bargained employees.

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This notice constitutes a Summary of Material Modifications. You should file this notice with your copy of the summary plan description (“SPD”) because it changes certain information contained in the SPD. The Board of Trustees may, from time to time and at any time, adopt such rules and procedures that it determines to be necessary or desirable with respect to the operation of the Plan, and amend, modify, or eliminate any provision of the Plan.

Please direct any questions you may have about this summary or the Plan in general to the Administrative Office:

Carpenters Southwest Administrative Corporation
533 South Fremont Avenue, 6th Floor
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(800) 293-1370