

## UNITE HERE Local 25 and Hotel Association of Washington, D.C.

### Pension Plan

911 Ridgebrook Road  
Sparks, Maryland 21152-9451  
Telephone: (410) 683-6500  
(800) 638-2972  
[www.associated-admin.com](http://www.associated-admin.com)

### Summary of Material Modifications Required Minimum Distributions

The Board of Trustees of the UNITE HERE Local 25 and Hotel Association of Washington, D.C. Pension Fund has decided to permit participants who reach age 70-1/2 in 2020 or later and who have stopped working to wait until the April 1 of the year following the year in which the participant reach age 72 to begin their pension (currently, participants who have stopped working must begin their pension by the April 1 following the year in which they reach age 70-1/2).

Your Summary Plan Description is amended as follows to reflect this new rule, effective for all participants who reach age 70-1/2 in 2020 or later:

- Page 12: The last paragraph is amended to read as follows:

You do not have to begin payment of your benefit when you stop working, but you may not delay beginning your benefit beyond the April 1 of the year following the latter of (a) the year during which you retire or (b) the year during which you reach age 72.

- Page 28: The first full paragraph is revised to read as follows:

You must begin to receive your benefit by the April 1 of the year following the latter of (a) the year during which you retire or (b) the year during which you reach age 72

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**This notice is a summary of material modifications to the Fund's Summary Plan Description. Please read it carefully and keep it in a safe place along with your Summary Plan Description for future reference. If you have any questions, please contact the Fund Office at (410) 683-6500 or toll free (800) 638-2972.**