



**Summary of Material Modifications For
National Integrated Group Pension Plan**

This is a summary of recent material modifications to the National Integrated Group Pension Plan (the "Plan"). This summary is a supplement to the Plan's most recent Summary Plan Description ("SPD") which is dated June 2017. You should read this summary and retain it with your copy of the Plan's SPD.

▪ **MANDATORY BENEFIT COMMENCEMENT**

Federal law requires the Plan to begin paying you your pension no later than your Required Beginning Date. For participants who reached age 70-1/2 in 2019 or earlier, the Required Beginning Date is the April 1 of the first calendar year following the calendar year in which you reach age 70-1/2 (or, if later, the calendar year in which you terminate covered employment). For participants who have not reached age 70-1/2 as of the end of 2019, the Required Beginning Date is the April 1 of the first calendar year following the calendar year in which you reach age 72 (or, if later, the calendar year in which you terminate covered employment).

▪ **BENEFIT OVERPAYMENTS**

The Board of Trustees has added Section 9.19 to the Plan to clarify its right to recover any benefit payments made in excess of the amount due, including the right to be reimbursed for overpayments and to reduce benefits to recover overpayments, and providing that all individuals who receive benefits from the Plan agree that the Plan has a constructive trust or lien on any overpaid amounts.

▪ **COMPOSITION OF THE BOARD OF TRUSTEES**

The current composition of the Board of Trustees is as follows:

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