



**National Integrated Group
Pension Plan**

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**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 and previous Summaries of Material Modifications issued since that date. 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. Your Required Beginning Date depends on the birth date of the participant and when the participant terminated covered employment:

- For participants born before July 1, 1949, the Required Beginning Date is April 1 of the first calendar year following the calendar year in which the participant reached age 70-1/2 (or following the calendar year in which the participant terminates covered employment, if later).
- For participants born between July 1, 1949 and December 31, 1951, the Required Beginning Date is April 1 of the first calendar year following the calendar year in which the participant reached age 72 (or following the calendar year in which the participant terminates covered employment, if later).
- For participants born between January 1, 1952, and December 31, 1958, the Required Beginning Date is April 1 of the first calendar year following the calendar year in which the participant reached age 73 (or following the calendar year in which the participant terminates covered employment, if later).
- For participants born on or after January 1, 1959, the Required Beginning Date will be April 1 of the first calendar year following the calendar year in which the participant reaches age 75 (or following the calendar year in which the participant terminates covered employment, if later).