

Northern Minnesota-Wisconsin Area Retail Clerks Fringe Benefit Funds

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SUMMARY OF MATERIAL MODIFICATIONS TO THE PLAN DOCUMENT OF THE NORTHERN MINNESOTA-WISCONSIN AREA RETAIL CLERKS PENSION PLAN (Amended and Restated as of January 1, 2015)

IMPORTANT NOTICE TO PLAN PARTICIPANTS AND BENEFICIARIES

The Board of Trustees of the Northern Minnesota-Wisconsin Area Retail Clerks Pension Plan (“Plan”) have amended the Plan as indicated below.

Deadline to Request Review – Effective May 4, 2020

The period from March 1, 2020 until sixty (60) days after the announced end of the National Emergency surrounding COVID-19, or other such date as announced by the Department of Labor, Internal Revenue Service, or Department of the Treasury, will be known as the “Outbreak Period.” During the Outbreak Period, the sixty (60) day window in which you may file a written appeal of an adverse benefit determination is disregarded and resumes at the end of the Outbreak Period.

This notice merely summarizes changes to the Plan. You should not rely on this notice to determine your benefits. **Please contact the Fund Office at (218) 728-4231 if you have any questions about the Plan.**