

## **Annuity Trust Summary of Material Modification**

Date of Notification: March, 2021

To: All Annuity Plan Participants

### **Effective 4/1/2021**

In the event you are a party to a proposed Qualified Domestic Relations Order (QDRO) and require account balance information applicable to any time prior to January 1, 2020, or if the order assigns to the Alternate Payee an amount from the Participant's account balance as of a date prior to January 1, 2020, the parties will be charged an additional fee of One Hundred and Sixty Dollars (\$160). This amount, which is in addition to the \$600 processing fee, is required by the Fund in order to cover the cost of obtaining balance information applicable to any date prior to January 1, 2020 from the Fund's former record keeper, Mass Mutual. Should Mass Mutual increase the fee charged to Fund for such service, the additional amount charged to the Participant and Alternate Payee will automatically be increased in kind.

Sincerely,

**BOARD OF TRUSTEES**