

**[UFCW LOCAL 1776 AND PARTICIPATING EMPLOYERS
PENSION PLAN STATIONERY]**

**UFCW LOCAL 1776 AND PARTICIPATING EMPLOYERS PENSION PLAN
SUMMARY OF MATERIAL MODIFICATIONS**

EIN: 23-6461717

Plan No. 001

April 6, 2026

This notice, called a Summary of Material Modifications, describes an important change to your benefits under the UFCW Local 1776 and Participating Employers Pension Plan (the "Plan"). Please read this notice carefully and keep it with your Summary Plan Description; that is, with the documents that you have describing the benefits in your Pension Plan.

At its March 5, 2026 meeting, the Board of Trustees increased the Plan's small benefit cashout limit from **\$5,000** to **\$7,000**.

Accordingly, if the present value of a benefit is \$7,000 or less, the participant, or his/her surviving spouse in the event that the participant dies before retiring, may elect to receive the benefit in the form of a single lump sum.

This change is effective for distributions on and after **March 1, 2026**.

Except as expressly stated above, all other Plan provisions remain the same.

If you have any questions, please contact the Fund Office at (610) 941-9400, or toll-free at (800) 458-8618.

Sincerely,

**BOARD OF TRUSTEES
UFCW LOCAL 1776 AND PARTICIPATING EMPLOYERS PENSION PLAN
3031B Walton Road
Plymouth Meeting, PA 19462**