

**1199SEIU HOME CARE EMPLOYEES PENSION FUND
SUMMARY OF MATERIAL MODIFICATIONS**

This Summary of Material Modifications describes temporary changes that affect your pension plan and updates the Plan and Summary Plan Description (“Plan”) that was previously distributed to you. You should keep this summary with your current Plan until the Plan is updated to reflect the changes discussed herein.

Effective on or about March 24, 2020, and until the end of the State of Emergency (“SoE”) declared by New York Governor Cuomo in Executive Order 202, issued March 7, 2020, or as otherwise noted or determined by the Fund, the Plan of the 1199SEIU Home Care Employees Pension Fund shall be temporarily amended to waive the suspension of benefits rule for retired members, who are currently receiving a Plan pension benefit, that return to work due to the high demand for healthcare workers during the SoE (“Returning Retirees”). That is, Returning Retirees shall not have pension benefits suspended for work as Returning Retirees, and shall not accrue additional credited service.

This summary only highlights the key changes made to the 1199SEIU Home Care Employees Pension Fund. Summaries of material modifications together with the Plan and Summary Plan Description make up your official plan descriptions; please keep them together and refer to them as necessary. If you would like to review the Plan Document or have any questions, please contact the Pension Fund Office at (646) 473-8666.

The plan sponsor of the 1199SEIU Home Care Employees Pension Fund reserves the right to amend or terminate the Fund, or any part of it, at any time.