

FLINT PLUMBING AND PIPEFITTING FRINGE BENEFIT FUNDS

Flint Plumbing & Pipefitting Industry Health Care Fund
Flint Plumbing & Pipefitting Industry Pension Fund
Flint Plumbing & Pipefitting Industry Defined Contribution Plan
Scholarship Fund of Flint Plumbing & Pipefitting Industry
Supplemental Unemployment & Disability Plan of Local Union 370

Managed for the Trustees by:
TIC MIDWEST

April 16, 2025

Re: Flint Plumbing & Pipefitting Industry Pension Fund

Dear Participant,

The Trustees of the Flint Plumbing and Pipefitting Industry Pension Fund are pleased to announce the following benefit improvement:

Effective April 1, 2025, Participants who elect a joint and survivor annuity option, and who unfortunately suffer the loss of their spouse, will receive a “pop-up” benefit following their spouse’s death. What this means is that the benefit amount you are receiving will “pop-up” to the amount you would receive if you had elected a single life annuity.

Previously this “pop-up” benefit was only available to Participants who elected a joint and survivor annuity, and whose spouse passed away within five years of the commencement of receiving such pension benefit.

For Participants who previously elected a joint and survivor annuity and whose spouse died after August 1, 1993, but did not qualify for the “pop-up” benefit currently in the Plan, such Participant will also have their monthly benefit converted to a single life annuity commencing with benefit payments beginning on April 1, 2025, or the month after the death of the spouse, if later.

Please note that in order to receive these benefits, you must be eligible under all other terms and conditions of the plan and submit a copy of your spouse’s death certificate.

If you have any questions, please do not hesitate to contact the Fund Office.

Sincerely,

Board of Trustees
Flint Plumbing & Pipefitting Industry Pension Fund