Flint Plumbing and Pipefitting Industry Defined Contribution Plan

IMPORTANT INFORMATION REGARDING YOUR PLAN

(Effective Date 10/1/2018)

Your plan provides to you at least annually a Disclosure Chart summarizing some important information about your plan. One or more sections in that chart will be changing. The new sections are provided below. If you have any questions or would like additional information, please contact Transamerica at 800-755-5801.

General Plan Information

The general administrative hard dollar fee will be decreasing from \$40.00 per participant annually to \$20.00 per participant annually. Please see below for details.

Administrative Fee – Per Account

When applicable, other general administrative fees for plan services (e.g., legal, accounting, auditing, recordkeeping), may from time to time be deducted as a fixed dollar amount from your account. The actual amount deducted from your account, as well as a description of the services to which the fees relate will be reported on your quarterly benefit statements. A general administrative fee of \$20.00 annually (\$5.00 quarterly) will be deducted from your account on a quarterly basis.

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