SOUTHERN NEVADA CULINARY AND BARTENDERS PENSION PLAN

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*** IMPORTANT INFORMATION REGARDING YOUR PENSION BENEFIT *** *** PLEASE READ CAREFULLY***

TO: PARTICIPANTS AND BENEFICIARIES OF THE SOUTHERN NEVADA CULINARY AND BARTENDERS PENSION PLAN

DATE: January 28, 2022

RE: COVID-19 ASSISTANCE FOR 2020

The Board of Trustees of the Southern Nevada Culinary and Bartenders Pension Plan is very pleased to announce that the Trustees have taken action to restore hours for participants whose work was impacted negatively in 2020 due to the COVID-19 pandemic.

The way this new benefit works is simple. Your 2020 hours will be automatically increased to the same number of hours you worked in 2019. If you retired in 2020 and didn't work the full year, your 2020 hours will be increased to 100 hours for each month before you retire.

This action will not reduce hours or pension credits for anyone. If you worked more hours in 2020 than in 2019, or if you retired in 2020 and worked more than 100 hours in any month, your 2020 hours will not be changed.

The restoration of 2020 hours can also prevent you from having a break in service under the Plan's break rules. A break in service happens if you work less than 300 hours in a year. If you have enough break-in-service years, you will lose all of the benefits you earned in prior years. Under this action, you will not have a break in service in 2020 as long as you worked at least 300 hours in 2019 or 2020.

The restoration of 2020 hours is automatic; you do not need to take any steps or contact the Trust Fund Office to receive this benefit. If you already retired and are entitled to an increase, the Trust Fund Office is currently working on making an adjustment to your benefit payments and will contact you when the adjustment has been made.

If you have any questions about this notice or need a copy of the Summary Plan Description, please contact the Trust Fund Office at (702) 369-0000.

This notice is a Summary of Material Modifications to the Plan. Please keep it with your Summary Plan Description and other important Plan documents.