

# The Steamfitters' Industry Fund Office

Construction & Metal Trades Divisions

27-08 40<sup>th</sup> Ave, 2<sup>nd</sup> Floor  
Long Island City, NY 11101-3727  
212.465.8888  
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www.steamfitters.com

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## Summary of Material Modifications

**To:** All Participants  
**From:** Board of Trustees of the Steamfitters' Industry Security Benefit Fund  
**Date:** June 2026  
**Re:** Important Information Regarding your Benefits

*This document is a Summary of Material Modifications ("SMM") intended to notify you of important changes and clarifications to the plan of benefits (the "Plan") of the Steamfitters' Industry Security Benefit Fund ("the Fund"). Please read this SMM carefully and keep it with the copy of the Fund's Summary Plan Description ("SPD") that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding this notice, please contact the Fund Office at (212) 465-8888. You may also contact the Employee Benefit Security Administration, U.S. Department of Labor at 1-866-444-3272.*

## Legal Services Benefit

Effective July 1, 2026, a participant is eligible for reimbursement of expenses incurred for covered legal services by the participant or his legal dependents. Covered expenses under this section are limited to covered legal services paid for on or after July 1, 2026.

Covered legal services include, but are not limited to, legal services related to real estate transactions involving the purchase, refinancing, or sale of a participant's primary residence; preparation of wills, trusts, health care proxies, and powers of attorney; estate administration; adoption proceedings; divorce and separation matters, including Qualified Domestic Relations Orders (QDROs); Veterans Administration matters and immigration issues; bankruptcy; debt collection matters, including garnishment or attachment; moving traffic violations; and initial consultations for civil matters. The Board of Trustees, in its sole discretion, may determine that additional legal services are substantially similar to those listed above and approve such services for reimbursement, and may delegate this authority to the Fund Office.

This benefit is subject to important limitations. No reimbursement will be provided for legal services related to criminal investigations or indictments, or for litigation against Enterprise Association Local 638 or any related employee benefit fund. Additionally, the benefit applies only to legal services provided to the participant or the participant's eligible dependents in their individual capacity and may not be used for legal expenses arising from any business venture owned, operated, or pursued by the participant or their dependents. Reimbursement is limited to the participant's available account balance, in accordance with Plan provisions.

To receive reimbursement, a participant must submit an application to the Fund Office along with an itemized invoice and a contract or description of the legal service provided, together with satisfactory proof of payment. Acceptable proof of payment is canceled or cleared checks, money orders, bank or credit card statements. Multiple payments related to the same legal matter with the same provider may be consolidated into a single application.

If you have any questions regarding the information in this notice, please do not hesitate to contact the Fund Office at 212-465-8888, Option 8.

Sincerely,

The Board of Trustees

**THE BOARD OF TRUSTEES OF THE STEAMFITTERS' INDUSTRY  
SECURITY BENEFIT FUND**

**Robert J. Bartels, Jr.**

**Shane McMorrow**

**Vincent Gaynor**

**Joseph Furelli**

**Michael Koebel**

**Marcel Ramalho**

**ERISA Information**

**Plan Sponsor:** *Board of Trustees of the Steamfitters' Industry Security Benefit Fund  
27-08 40<sup>th</sup> Avenue, 2<sup>nd</sup> Floor Long Island City, NY 11101-3725  
(212) 465-8888, option 8.*

**Sponsor's EIN Number:** *13-6149681*

**Plan Number:** *504*

**Plan Year:** *January 1-December 31<sup>st</sup>*

This SMM is intended to provide you with an easy-to-understand description of certain changes and/or clarifications to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees or its duly authorized designee, reserves the right, in its sole and absolute discretion, to amend or modify Plan, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the "Trust Agreement"). The Trust Agreement is available at the Fund Office and may be inspected by you free of charge during normal business hours.

No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the Plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.