SUMMARY OF MATERIAL MODIFICATION

to the

MEDIA GUILD RETIREMENT PLAN

TO: ALL PLAN PARTICIPANTS

FROM: BOARD OF TRUSTEES

DATE: May 1, 2023

The purpose of this letter is to notify you of an important changes to the Media Guild Retirement Plan (the "Plan"). You should take the time to read this Summary of Material Modifications carefully and keep it with the copy of the Summary Plan Description (SPD) that was previously provided to you. The Trustees have made the following changes to the Plan:

Due to the end of the Covid-19 National Emergency on May 11, 2023, effective July 11, 2023 all deadlines to file an appeal after an adverse benefit determination shall revert back to the Plan deadlines. Those deadlines are:

- Time to appeal after adverse benefit determination: 60 days
- Time to appeal after adverse determination of disability: 180 days.

Please note that if you are approaching one year since a Covid-19 deadline extension applied to you, your deadline may be sooner.

Previously the Internal Revenue Service and Department of Labor extended the deadline to file an appeal after an adverse benefit determination to the earlier of (a) one (1) year from the date you were first eligible for relief or (b) 60 days after the announced end of the National Emergency. Effective May 11, 2023 the federal COVID-19 National Emergency has ended.

If you need another copy of the SPD or if you have any questions regarding this change to the Plan, please contact the Administrative Office by telephone during normal business hours at 415-421-6833 or in writing to the Media Guild Retirement Plan c/o Pacific Media Workers Guild, 433 Natoma, Suite 250, San Francisco, CA 94103