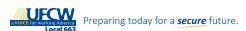
Minneapolis Retail Meat Cutters & Food Handlers Variable Annuity Pension Plan



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MINNEAPOLIS RETAIL MEAT CUTTERS AND FOOD HANDLERS VARIABLE ANNUITY PENSION PLAN

IMPORTANT NOTICE

Summary of Material Modifications

TO: Participants and Beneficiaries of the Minneapolis Retail Meat Cutters and Food

Handlers Variable Annuity Pension Plan

FROM: The Board of Trustees

This is a Summary of Material Modifications (SMM) regarding the Minneapolis Retail Meat Cutters and Food Handlers Variable Annuity Pension Plan (Plan). The Board of Trustees has amended the Plan Document and Summary Plan Description as indicated below.

Deadline to Request Appeal - Effective May 4, 2020

The Board of Trustees amended the Plan in Amendment No. 1 to extend the deadline to appeal an adverse benefit determination. Effective May 4, 2020, the Department of Labor declared the period from March 1, 2020 until sixty (60) days after the announced end of the National Emergency surrounding COVID-19, or other such date as announced by the Department of Labor, Internal Revenue Service, or Department of the Treasury, will be known as the "Outbreak Period." During the Outbreak Period, the sixty (60) day window in which claimants may file a written appeal of an adverse benefit determination (or one hundred eighty (180) days in the case of a claim for Disability Benefits) is disregarded and resumes at the end of the Outbreak Period

If you have any questions about these changes to the Plan, please contact the Plan Administrator at (952) 851-5797 or (844) 468-5917.