

Michigan Laborers' Health Care Fund
Michigan Laborers' Pension Fund
Michigan Laborers' Annuity Fund
Michigan Laborers' Vacation Fund
LIUNA Training of Michigan Fund
Michigan Laborers'-Employers'
Cooperation & Education Trust Funds

Michigan Laborers' Fringe Benefit Funds

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IMPORTANT NOTICE ABOUT A CHANGE TO YOUR BENEFITS

December 2025

**Re: Michigan Laborers' Annuity Fund
Change To Vesting Rules – Effective September 1, 2025**

Dear Participant:

Effective September 1, 2025, the Annuity Fund's Plan was amended to add a new vesting event when your account balance reaches \$3,000. Being vested means that your benefit is non-forfeitable.

Therefore, as of September 1, 2025, you will vest when you (1) perform 200 Hours of Work each Plan Year for three years (without suffering five consecutive Break in Service Years) **or** (2) your account balance reaches \$3,000, whichever comes first.

If you have any questions about your Annuity Fund benefit, please contact the Fund Office at 877-MI-LABOR.

Sincerely,
Board of Trustees
Michigan Laborers' Annuity Fund

Managed for the Trustees:
Welfare & Pension Administration Service, Inc.

LIUNA!
Feel the Power

