



**Operating Engineers Local 520 Annuity Plan  
Deferring Your Distribution to a Later Date  
PPA 1102(b) Notice**

If you elect to defer receipt of your distribution to a future date, the current investment options will continue to be available to you. These options are listed on the plan's enrollment form and descriptions contained in other investment literature. Currently the Plan does not provide for any extra fees to be charged to a terminated participant who defers his or her distribution. This provision and the investment options can be changed by the Trustees. You would be notified of any changes prior to their implementation. Except for not allowing new contributions to the plan, the plan provisions for a terminated participant who has elected to defer his or her benefits are the same as those for active employees as described in the Summary Plan Description and Summary Material Modification, which should be consulted if you have any questions.