



4461 White Bear Parkway, Suite 1 - White Bear Lake, MN 55110 • Phone: 651-645-4540 • Fax: 651-645-8119 • www.PTSMN.org

Pipe Trades Services MN Pension Fund **Notice of Internet Availability**

The following document for the Pipe Trades Services MN Pension Fund (“**Pension Fund**”) is now available:

Summary of Material Modifications (“SMM”). An SMM is an important document that notifies Participants of changes to the Pension Fund and the information included in the Pension Fund’s Summary Plan Description (“**SPD**”). This SMM relates to an amendment reflecting a change in the law that limits the Pension Fund’s ability to recover inadvertent benefit overpayments from Participants, Beneficiaries and Alternate Payees as required by the SECURE 2.0 Act.

The SMM is attached to this email and available for your review at www.ptsmn.org. You can view the SMM by: (1) logging into the employee portal at www.ptsmn.org, (2) clicking the header labeled “MEMBERS+,” (3) selecting “Pension Fund” from the dropdown menu, (4) click on the section labeled “Plan Documents” at the bottom of the Pension Fund page, (5) then select “PTSMN Pension SMM (January 2026).” If you have not accessed your employee portal before, you can register at <https://www.ptsmn.org/register.php>. If you need your registration access code or have other questions about registering for the employee portal, call the Fund Office at (651) 645-4540.

The document(s) described above will be available on www.ptsmn.org for at least one year or until a new version of the document becomes available online. You should save and print a copy of the document(s) available at www.ptsmn.org for your personal records.

Your Right to Request a Paper Copy.

You have a right to request and obtain a paper version of any electronically transmitted document at no charge. Please contact the Fund Office to request a paper copy by calling (651) 645-4540 or sending an email to pension@ptsmn.org.

Your Right to Opt Out of the Electronic Disclosure of Pension Fund Documents.

You may elect to receive paper versions of the Pension Fund’s disclosures at any time without charge. Notify the Fund Office by calling (651) 645-4540 or by sending an email message to pension@ptsmn.org with the following subject line: *Opting Out for Electronic Disclosure*. Please include your email, full name, phone number, member ID, and the mailing address where you will want future Pension Fund disclosures to be mailed.