



# B.A.C. 3 Trust Funds

B.A.C. Local No. 3 Pension Plan  
B.A.C. Local No. 3 Defined Contribution Pension Plan  
B.A.C. Local No. 3 Health & Welfare Trust Fund  
B.A.C. Local No. 3 Vacation Trust Fund

## NOTICE OF MATERIAL MODIFICATION

### to the B.A.C. LOCAL NO. 3 PENSION PLAN

(As amended and restated effective January 1, 2025)

**TO:** All Participants of the B.A.C. Local No. 3 Pension Plan

**FROM:** BOARD OF TRUSTEES

**DATE:** May 1, 2026

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This document is a Summary of Material Modifications (“Summary”) intended to notify you of important changes made to the B.A.C. Local No. 3 Pension Plan (“the Plan”) since the Summary Plan Description (“SPD”) was last distributed to you.

You should take the time to read this Summary carefully and keep it with the copy of the SPD that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding these changes to the Plan, please contact the Administration Office by telephone during normal business hours at (925) 208-9995 or in writing at B.A.C. Local No. 3 Pension Plan, c/o BeneSys Administrators, 7180 Koll Center Parkway, Suite 200, Pleasanton, CA 94566.

### **1. Increase in Benefit Accrual**

The Board is pleased to announce an increase to the benefit accrual. **For benefits accrued on and after July 1, 2026 the benefit accrual rate is increased from 1.75% to 2.0% of employer contributions for benefits for each Plan Year in which you are credited with at least 300 hours of covered service.**

This Summary is intended to provide you with an easy-to-understand description of certain changes to the Plan. While every effort has been made to make this description as complete and as accurate as possible, this Summary cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this Summary and the Plan, or if any point is not discussed in this Summary or is only partially discussed, the terms of the Plan will govern in all cases.

The Trustees of the Plan reserve the right, in their sole and absolute discretion, to interpret, amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Trust agreement establishing the Plan.

*This document has been uploaded and is available on the participant website at:  
[www.BAC3-brickbenefits.org](http://www.BAC3-brickbenefits.org)*