LOCAL 78 LEGAL SERVICES PLAN SUMMARY OF MATERIAL MODIFICATIONS

General. This is a Summary of Material Modifications ("SMM") to the Local 78 Legal Services Plan Summary Plan Description (the "SPD"). This Summary of Material Modifications supplements the SPD previously provided to you. You should retain this document with your copy of the SPD.

Summary Description of Modification. The Board of Trustees of the Local 78 Legal Services Plan (the "Plan") announces the following change to the Plan, effective March 17, 2025.

1. The law firm designated to provide legal services benefits under the Plan has changed.

The new designated legal services provider is:

Gorlick, Kravitz & Listhaus, PC 29 Broadway, 20th Floor New York, NY 10006 (212) 269-2500 - Telephone number (212) 269-2540 - Fax number www.gkllaw.com

> Pawel Gruchacz, Director/Trustee Joel Burgos, Trustee Jan Sanislo, Trustee