

**SUMMARY OF MATERIAL MODIFICATION  
AND  
AMENDMENT #10  
TO THE  
LABORERS LOCAL NO. 754  
WELFARE FUND  
GROUP NO. 15566**

This Summary of Material Modification and Amendment describes changes to the Laborers Local No. 754 Welfare Fund effective February 1, 2021. These changes are effective as of **January 1, 2026** and will remain in effect until amended in writing by the Plan Administrator.

This document should be read carefully and attached to the Plan Document and Summary Plan Description. Please contact the Plan Administrator identified in the Summary Plan Description if you have any questions regarding the changes described in this Summary of Material Modification.

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Board of Trustees Laborers Local No. 754 Welfare Fund (the "Plan Sponsor") is amending the Laborers Local No. 754 Welfare Fund (the "Plan") as follows:

*Number (24)- **Gambling Addiction** under the **General Exclusions and Limitations** section is hereby deleted and not replaced.*

All other provisions of this Plan shall remain unchanged.

In Witness Whereof, Board of Trustees Laborers Local No. 754 Welfare Fund has caused this Amendment to take effect, be attached to, and form a part of their Plan.

Authorized Signature

12/12/25  
Date

Title

Trustee

Witness

12/12/25  
Date

Title

Fund Manager