

**SOUTHERN NEVADA CULINARY AND BARTENDERS PENSION PLAN**  
**1901 Las Vegas Blvd So., Suite 107, Las Vegas, NV 89104**  
**Phone: 702.369.0000**

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**NOTICE TO PARTICIPANTS AND BENEFICIARIES RECEIVING  
BENEFITS UNDER THE PLAN**

This notice provides information about special rules that apply under the Southern Nevada Culinary and Bartenders Pension Plan to (1) Disability Pension applications and (2) any applications for Regular, Early or Disability Pensions which require a period of disability to be counted in order to meet the pension credit requirements under the Plan. The special rules that apply to these types of applications are:

- The Fund must notify you of any denial of your application within 45 days. This time may be extended for up to 60 days if, for reasons the Fund cannot control, more time is needed to review your application. Also, if the Fund needs more information from you, you will have 45 days to provide the information.
- If your application is denied, you have 180 days to request a review.
- Notices of any denial of your application or appeal will include the information discussed in Questions 24 and 25 of the summary plan description ("SPD"), along with additional information, such as an explanation of the reason the Fund disagrees with any Social Security Administration disability determination or the views of any health care or vocational professionals presented by you or obtained by the Fund. This additional information is required for applications filed on or after April 2, 2018.

The remaining provisions of the claims and review procedures provided in the SPD apply to these types of benefits.

*This Notice is a summary of material modifications as required by section 104(b) of the Employee Retirement Income Security Act of 1974 as amended, or ERISA, and should be kept with your copy of the SPD and other important Plan documents. The information in this notice is also in the Plan document, and the Plan document controls if there is any conflict with this notice. If you have any questions about this notice or need a copy of the SPD, please contact the Trust Fund Office at (702) 369-0000.*