

July 29, 2026

Actives Merger Announcement

Re: MACRC and Kansas City Carpenters Pension Fund Merger

Dear Active Participant,

As you may know Kansas City (KC) Carpenters Pension Fund and the Mid-America Carpenters Regional Council (MACRC) Pension Fund will merge October 1, 2026. We understand that you have many questions. We are eager to answer them and make the transition as easy as possible.

After the merger, you will automatically become a participant in the MACRC Pension Fund, and your participation in the Kansas City Carpenters Pension Fund will end. Your vested benefits earned through September 30, 2026, remained unchanged, meaning they will **not** be reduced. When you are ready to retire, the MACRC Fund Office will assist you in the process. The staff can speak with you about your options, will review and process your benefit application, and administer your monthly pension benefit payments which will include all benefits earned under the Kansas City Carpenters Pension Fund and all future benefits earned under the MACRC Fund.

Action Required by September 30

Please complete the enclosed Beneficiary Designation Form to assign a beneficiary for your pension benefit. Return the completed form to the MACRC Fund Office by September 30, 2026. The form includes instructions on how to fill it out and where to send it.

Learn More

Change can be difficult, but we want to make sure you have all the necessary information to make this transition as easy for you and your family as possible. Our goal is to provide you with answers to your questions before the merger on October 1.

1. Review details about the merger online at [***macbenefits.org/KCmerger***](https://macbenefits.org/KCmerger)
2. Register and attend an informational meeting hosted at the Kansas City Health Fair. The meeting will be held at the Training Center located at 8965 E 38th Terrace, Kansas City, MO 64129.

Coverage-Type	Date	Time	How to Register
Retiree Meeting	September 19, 2026	10:00 am	Visit <i>macbenefits.org/KCmerger</i>
Active Meeting	September 19, 2026	10:30 am	Visit <i>macbenefits.org/KCmerger</i>

Unable to attend? A recording will be posted on our website: [***macbenefits.org/KCmerger***](https://macbenefits.org/KCmerger)

What's Next

Watch for more information on your MACRC Pension Fund benefits coming soon. Over the next few months, you will be sent information which provides details on the new merged Plan, a Summary Plan Description (SPD), and more!

Should you have any questions about any information in this letter, please contact our Retirement Benefits Department at (314) 644-4802, Option 2. If you have any pension fund merger questions, we encourage you to attend one of the informational sessions listed in this letter.

Sincerely,

The Board of Trustees

Enclosures: Beneficiary Designation Form
Return Envelope