

July 29, 2026

Actives Merger Announcement

Re: MACRC and St. Louis Carpenters Pension Fund Merger

Dear NAME,

As you may know St. Louis Carpenters (STL) 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 St. Louis 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, Mid-America Carpenters Benefits will *still* assist you in the process. While the Pension Funds will merge, your benefits will still be administered by MAC Benefits so you can expect the same great service and friendly faces you know. 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 St. Louis 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/STLmerger***
2. Register and attend an informational meeting hosted at the Carpenters Health Fair. The meeting will be held in Carpenters Hall located at 1401 Hampton Ave, St. Louis MO, 63139.

Coverage-Type	Date	Time	How to Register
Retiree Meeting	Saturday, 09/26/2026	10:00 am	Visit <i>macbenefits.org/STLmerger</i>
Active Meeting	Saturday, 09/26/2026	10:30 am	Visit <i>macbenefits.org/STLmerger</i>

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Unable to attend? A recording will be posted on our website: ***macbenefits.org/STLmerger***

Member Portal

Visit ***macbenefits.org/STLmerger*** and select the Member Login button in the upper-right hand corner to begin. Please note, this is the same Member Portal that you already use to view STL pension information. You can upload completed forms, view your reported contributions, and more!

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 our informational sessions listed in this letter or watch the recording posted on our website.

Sincerely,

The Board of Trustees

Enclosures: Beneficiary Designation Form
Return Envelope