



# SOUTHERN CALIFORNIA PIPE TRADES RETIREMENT FUND

## SUPPLEMENT No. 7

To: All Participants  
From: Board of Trustees  
Date: May 2025  
Re: Modification to the Required Beginning Date for Plan Participants

**KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION**

The Trustees have amended the Plan to adopt the following changes made possible by the Setting Every Community up for Retirement Enhancement Act of 2022 (SECURE 2.0):

1. Required Beginning Date. Effective beginning January 1, 2024, a Participant’s Required Beginning Date is as follows:
  - (1) for a Participant born before July 1, 1949, April 1 of the calendar year following the year the Participant reaches age 70 ½;
  - (2) for a Participant born on or after July 1, 1949, but before January 1, 1951, April 1 of the calendar year following the year the Participant reaches age 72;
  - (3) for a Participant born on or after January 1, 1951, but before January 1, 1960, April 1 of the calendar year following the year the Participant reaches age 73; or
  - (4) for a Participant born on or after January 1, 1960, April 1 of the calendar year following the year the Participant reaches age 75.
  
2. Small Pension Cash Outs. Effective January 1, 2025, if the actuarial present value of your pension benefit is \$7,000 or less, upon application for your benefit, you will automatically receive that benefit in a lump sum payment with no other options.

**KEEP THE FUND OFFICE INFORMED OF YOUR ADDRESS.**

If the Fund office does not have your current address, you will not be informed about important changes to your benefits and you may not receive all the benefits to which you are entitled. You can obtain a Change of Address Form from [www.scptac.org](http://www.scptac.org), or from the Fund office or your Local Union office. You may also use this QR code to complete a Change of Address Form.



You should also promptly advise the Fund office of any change in your family status, such as marriage, divorce, or death.