

**SUMMARY OF MATERIAL MODIFICATIONS  
TO THE NEW YORK HOTEL TRADES COUNCIL AND  
HOTEL ASSOCIATION OF NEW YORK CITY, INC.  
PRE-PAID LEGAL FUND**

*This notice is a Summary of Material Modifications ("SMM") intended to notify you of an update to the New York Hotel Trades Council and Hotel Association of New York City, Inc. Pre-Paid Fund (the "Plan" or "Fund"). This summary is intended to satisfy the requirements for issuance of a SMM under the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended. You should take the time to read this SMM carefully and keep it with the copy of the Summary Plan Description ("SPD") that was previously given to you. If you need another copy of the SPD or if you have any questions regarding the change to the Plan, please contact the Fund Office during normal business hours at: 305 West 44th Street, New York, NY 10036, telephone number (212) 586-6400.*

The Fund's Board of Trustees is pleased to inform you that the Plan has been amended to extend eligibility for legal benefits to individuals who are laid-off as a result of the COVID-19 National Emergency, as declared by the President Trump on March 13, 2020.

The section of the Fund's plan of benefits in the SPD captioned "How Do Unemployment, Sickness and Disability Affect Eligibility?" is amended by adding the following underlined paragraphs to the end thereof:

***How Do Unemployment, Sickness and Disability Affect Eligibility?***

Members who are unemployed remain eligible for legal benefits for themselves, their spouses and eligible dependents for up to ninety (90) days. If the length of their unemployment is greater than ninety (90) days from your last day of covered employment, the member is treated as a new employee upon returning to work and must again meet the twelve-month eligibility requirement to become eligible to receive legal benefits under the Fund. Members who are absent from work due to sickness or disability remain eligible for legal benefits for themselves, their spouses and eligible dependents for up to six (6) months. If the length of their sickness or disability is greater than six (6) months from the first date of such absence from covered employment, the member is treated as a new employee upon returning to work and must again meet the twelve-month eligibility requirement in order to become eligible for legal benefits under the Fund.

Members who are laid-off as a result of the COVID-19 or Coronavirus National Emergency will remain eligible for legal benefits for themselves, their spouses and eligible dependents until such time as the Trustees so determine or the reserves of the Fund are reduced to the equivalent of one year's worth of reserves, whichever is earlier. The Fund's staff will monitor the Fund's reserve level and promptly alert the Trustees in advance of reaching one year's worth of reserves.

Upon determination by the Trustees or the Fund's reserve level decreasing to one year, whichever is earlier, eligibility for legal benefits will end for those members who were laid-off and were eligible for legal benefits for more than ninety (90) days.

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The Board of Trustees of the Fund or its duly authorized designee, reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Fund, or any benefits provided thereunder, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Fund and its related Trust Agreement. The Fund's Document and the Trust Agreement are available upon request at the above address and may be inspected by you free of charge during normal business hours.

No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the plan documents, make any promises to you about benefits under the Fund, or to change any provision of the Fund. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Fund and decide all matters arising thereunder.