



DATE: May 4, 2026

TO: Contributing Employers

FROM: Southern California Pipe Trades Defined Contribution Fund

RE: **Changes to the SCPT DCF 401(k) Enrollment/Change/Opt-Out Form**

This notice is to advise that the Southern California Pipe Trades Defined Contribution Fund 401(k) Enrollment/Change/Opt-Out Form has been revised to include information regarding the annual IRS deferral limits, including catch-up contributions for those who meet the age requirements. Please be aware that there is now an affirmative election box in Part 2 of the form related to catch-up contributions. The form also instructs participants to check with their employer prior to making an After-tax Roth election and/or overtime/double-time withholding election.

Note, all 401(k) Enrollment/Change/Opt-Out Forms are required to be signed and dated by the participant. Digital signatures are not acceptable unless that signature is written by the participant with an e-pen/finger (please refer to Part 3 of the enrollment form for details).

Once a completed 401(k) Enrollment/Change/Opt-Out Form has been submitted to the Employer, and implemented in the Employer's Payroll system, the form should be forwarded to the Fund Office for processing. Completed forms can be sent to the Fund Office by mail, fax or email.

**Mail to:**

SCPT Defined Contribution Fund  
501 Shatto Place, Suite 500  
Los Angeles, CA 90020

**Fax to:** (213) 383-6801

**Email to:** [definedcontribution@scptac.org](mailto:definedcontribution@scptac.org)

Enclosed please find a sample of the updated SCPT DCF 401(k) Enrollment/Change/Opt-Out Form. The form is available for download from the SCPTAC website at: [www.scptac.org](http://www.scptac.org) or you may request a copy by emailing [definedcontribution@scptac.org](mailto:definedcontribution@scptac.org). Please contact the Fund Office should you have any questions.

Sincerely,

Defined Contribution Fund Department