

**AMENDMENT 8 TO THE JUNE 1, 2015  
RESTATEMENT OF THE PLAN DOCUMENT  
OF THE ARIZONA PIPE TRADES  
DEFINED CONTRIBUTION PLAN**

**Effective January 1, 2020, the Trustees hereby amend the Plan as follows:**

**1. Article III, Section 8(g) is restated to read:**

Section 8. Good Faith 401(k) Amendment.

- (g) Suspension Period Following Hardship Distribution. A Participant who receives a distribution of elective deferrals after March 1, 2006, on account of hardship, shall be prohibited from making elective deferrals under this and all other plans of the Employer for six months after receipt of the distribution, provided, however, that the foregoing prohibition shall not apply to hardship distributions made on and after January 1, 2020.

**2. Article VI, Section 9(c) is restated to read:**

Section 9. Hardship Distributions.

- (c) (1) The Trustees shall be the sole and absolute judges of whether or not the Participant has provided sufficient documentation to support a claim for a hardship withdrawal. The decision of the Trustees shall be final and binding on all parties, subject to the Plan's appeal procedures.
- (2) Effective January 1, 2020, a distribution is treated as necessary to satisfy an immediate and heavy financial need if each of the following requirements is satisfied:
- (A) The Participant has obtained all other currently available distributions under the Plan and all other plans of deferred compensation maintained by an Employer;
- (B) The Participant has provided to the Trustees a representation in writing, or in such other form as may be prescribed by the Commissioner, that he has insufficient cash or other liquid assets reasonable available to satisfy the need; and
- (C) The Trustees do not have actual knowledge that is contrary to the representation.

\* \* \* \*

We, the Chairman and Secretary of the Board of Trustees of the Defined Contribution Plan for the Arizona Pipe Trades Pension Trust Fund, do hereby certify that the foregoing Amendment 8 to the Plan was adopted as duly authorized by the Board of Trustees at the meeting held on February 27, 2020.

  
Chairman

11-17-20  
Date

  
Secretary

Date

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