

**AMENDMENT 13 TO THE JANUARY 1, 2015
RESTATEMENT OF THE PLAN DOCUMENT
OF THE ARIZONA PIPE TRADES
DEFINED CONTRIBUTION PLAN**

Effective June 1, 2024, the Trustees hereby amend the Plan as follows:

Article VI, Section 9(a)(3) is restated to read:

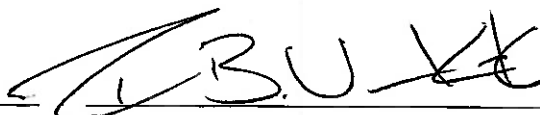
Section 9. Hardship Distributions.

- (3) Educational expenses to an accredited institution providing post-secondary education for tuition, fees, books and room and board for up to one semester. This provision shall apply to the participant, his spouse, and dependents. The individual or his dependents must present evidence that he has enrolled in the institution as a full time student. He will provide invoices or receipts for the tuition, fees and book expenses and an estimate from the institution of the cost of room and board. Hardship withdrawals will be permitted up to three times per calendar year for each eligible student. In order to receive further withdrawals, the individual or his dependents must present evidence satisfactory to the trustees that he has successfully completed the course of studies for the previous semester.

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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 13 to the Plan was adopted as duly authorized by the Board of Trustees at the meeting held on November 21, 2024.


Chairman


Secretary