

**SIXTH AMENDMENT
TO THE
BUILDING TRADES PENSION FUND
OF WESTERN PENNSYLVANIA
(As Amended and Restated January 1, 2014)**

WHEREAS, the Board of Trustees has the right to amend the Building Trades Pension Fund of Western Pennsylvania, as amended and restated January 1, 2014 (the "Plan"); and

WHEREAS, the Board of Trustees amended the Plan in a Fourth Amendment to revise the pre-retirement death benefit provisions and amended the Plan in a Fifth Amendment to revise the suspension of pension provisions; and

WHEREAS, the Board of Trustees at its August 11, 2017 meeting approved an amendment to the pre-retirement death benefit provisions as amended by the Fourth Amendment and wishes to revise the suspension of pension provisions as amended by the Fifth Amendment.

NOW, THEREFORE, the Board of Trustees hereby amends the Plan as follows.

1. Section 7.01(b) is amended effective September 1, 2017 to read as follows:

- (b) The pre-retirement death benefit for a Participant who dies before September 1, 2017 shall be equal to the Employer Contributions made on behalf of the Participant. If the pre-retirement death benefit does not exceed \$5,000, the pre-retirement death benefit shall be paid to the beneficiary in a single payment. If the pre-retirement death benefit exceeds \$5,000, \$5,000 of the pre-retirement death benefit shall be paid to the beneficiary in a single payment, and the remainder of the pre-retirement death benefit shall be paid to the beneficiary in an Actuarial Equivalent monthly single life annuity calculated using the (417(e)) assumptions in Section 1.02(b) (and for a beneficiary who is not the Spouse of the Participant within the one-year period required by Code § 401(a)(9)); provided, however, if the amount of the Actuarial Equivalent monthly single life annuity is less than \$100, the single life annuity shall be paid in advance with an initial advance payment made in the first calendar year of payment in an amount equal to the monthly single life annuity benefit times the number of calendar months the single life annuity is payable in that calendar year and with advance payments made annually thereafter on each January 1 in an amount equal to 12 monthly payments of the single life annuity benefit. The pre-retirement death benefit for a Participant who dies on or after September 1, 2017 shall be a single sum payment payable any time after the Participant's death equal to the lesser of (i) the Employer Contributions made on behalf of the Participant or (ii) \$5,000.

2. Section 5.06(d) is amended effective October 1, 2017 to read as follows:

- (d) Notwithstanding subsection (c) of this Section, a Participant shall not have the payment of his Pension suspended for a return to Credited Employment until the total number of his paid hours in Credited Employment during the period of June 1 through November 30, 2017 exceeds 450 hours. During such period payment of the Participant's Pension is not suspended, the Participant shall not accrue any Pension for the Employer Contributions made or due on his behalf for said period, and the Participant shall otherwise be treated as if retired. If the number

of paid hours in Credited Employment during the June 1 through November 30, 2017 period exceeds 450 hours, subsection (c) of this Section shall apply to the payment of the Participant's pension beginning with the calendar month in which said hours exceeds 450.

IN WITNESS WHEREOF, this Amendment has been duly executed on this 3rd day of November, 2017.

Union Trustee

Employer Trustee

By: Norman Ringer

By: D. J. Balint