

**ELEVENTH (11th) AMENDMENT TO THE
THREE RIVERS ANNUITY FUND
(As Amended and Restated effective January 1, 2015)**

This Eleventh (11th) Amendment to the Three Rivers Annuity Fund, as amended and restated effective January 1, 2015, (the "Plan") is made by the Board of Trustees of the Three Rivers Annuity Fund (the "Trustees") as Trustees, and on behalf of the Employers and Union.

WITNESSETH:

WHEREAS, the Trustees previously adopted and presently maintain the Plan as amended and restated;

WHEREAS, the Trustees wish to amend the Plan to eliminate an event of default regarding participant loans; and

WHEREAS, under Section 10.0 I of the Plan, the Trustees, Employers and Union reserve the right to amend the Plan from time to time in any respect by action of the Trustees, Employers and Union.

NOW, THEREFORE, pursuant to Section 10.01 of the Plan, the Trustees, Employers and Union hereby amend the Plan as follows:

I. Effective January 1, 2018, Section 13.14(c)(9) of the Plan is amended to read as follows (subsection (iv) is deleted):

(9) Events of default with respect to a Participant's loan shall include (i) the Participant's failure to repay all or a part of the principal or interest of the loan when due, (ii) the Participant's failure to observe the terms and conditions of any document entered into with respect to the loan, or (iii) any assignments for the benefit of creditors or any filing of a petition in bankruptcy, reorganization, or receivership by or against the Participant or the Participant's Spouse.

II. Effective January 1, 2018, Section 13.14 of the Plan is amended to add subsection 13.14(f), to read as follows:

(f) A surviving spouse Beneficiary of a deceased participant may elect to assume the outstanding loan of the participant and continue making payments in accordance with the original loan approved by the Trustees. To assume the loan, the surviving

spouse Beneficiary must maintain a balance that satisfies the loan requirements of Section 13.14.

In all other respects, the provisions of the Plan are hereby ratified and confirmed, and they shall continue in full force and effect. In order to maintain the terms of the Plan in a single document, this Amendment may be incorporated into the most recent restatement of the Plan and the Table of Contents and any section numbers and section references or cross-references may be corrected and/or updated at any time.

IN WITNESS WHEREOF, the Trustees have duly executed this

Eleventh (11th) Amendment on 24th day of October, 2018.

TRUSTEES:

UNION:

William J. [Signature]

Norman [Signature]

Gleam L. Smyer [Signature]

EMPLOYERS

[Signature]
FOR SUBMITTER