

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

This Fifth 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 clarify that withdrawals of rollover contributions are not subject to the early termination fee; and

WHEREAS, under Section 10.01 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:

1. Section 5.04(a) of the Plan is amended to read as follows:

- (a) A Participant whose employment with the Employers terminates for a reason other than normal retirement under Section 5.01, disability under Section 5.02, or death under Section 5.03 shall be eligible to receive a distribution of his Accounts at the time and in the manner provided for in Article VI, subject to the deduction of a termination fee established from time to time by the Trustees if distributed before the Participant’s attainment of age 57 or before his disability within the meaning of Section 5.02(b). Notwithstanding the above, a termination fee shall not apply if the distribution is solely from the Participant’s Rollover Account.

2. 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 Amendment on the 21st day of October, 2015.

TRUSTEES:

UNION

Norman Ringo
William Green

EMPLOYERS

[Signature]