

**18<sup>th</sup> AMENDMENT TO THE  
THREE RIVERS ANNUITY FUND  
(As Amended and Restated effective January 1, 2015)**

This Eighteenth 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 permit members to elect partial distributions after reaching Normal Retirement Age and to continue to work for a Contributing Employer.

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. Effective 5/01/2022, Section 5.01 of the Plan is amended to read as follows:

5.01 Normal Retirement: A Participant whose employment with the Employers terminates at or after his Normal Retirement Age shall be eligible to receive a distribution of his Accounts at the time and in the manner provided for in Article VI.

5.011 Partial Distributions at Normal Retirement for Participants Continuing to Work: An active participant may elect to take periodic distributions from their Account Balance if they have reached Normal Retirement Age and continue to work for a contributing Employer without a suspension of such periodic distributions.

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.

SIGNATURE PAGE FOLLOWS

IN WITNESS WHEREOF, the Trustees have duly executed this Seventh Amendment on the 27th day of April , 2022.

**TRUSTEES:**

**UNION**

**EMPLOYERS**

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