

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

This Sixth 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 allow distributions while a Participant has a loan outstanding provided that an adequate account balance remains to secure the loan; and

WHEREAS, the Trustees also wish to amend the Plan to clarify the provisions regarding lost participants and beneficiaries; 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 6.12 of the Plan is amended to read as follows (amended section underlined):

6.12 Location of Participant or Beneficiary Unknown:

Notwithstanding any contrary provisions, a Participant’s Accounts shall be forfeited if the Trustees, after reasonable attempts have been made, are unable to locate the Participant or other individual to whom distribution of such Accounts is due. Any said forfeited Accounts shall be restored within a reasonable period after valid claim is made therefor by such Participant or other individual. Said restoration shall be made from the earnings of the Plan. A “reasonable attempt” to locate a missing participant or beneficiary requires at least the following steps:

- (a) using certified mail;
- (b) checking the records of the Employer and the Union and “related plans”

- for up-to-date information;  
(c) attempting to identify and contact the beneficiaries designated by those plans for information; and  
(d) using free electronic search tools (such as Internet search engines, public record databases, and social media).

2. Section 13.14(c)(5) of the Plan is amended to read as follows (amended section underlined):

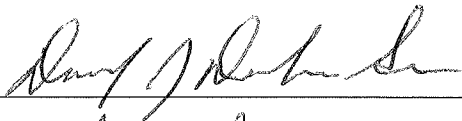


- (5) No distribution shall be made to any Participant, Former Participant or beneficiary of any Participant or Former Participant unless, after such distribution is made, the total amount of all outstanding loans, including interest thereon, does not exceed 50% of the Vested Interest in his Accrued Benefit remaining in the Plan.

3. 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.

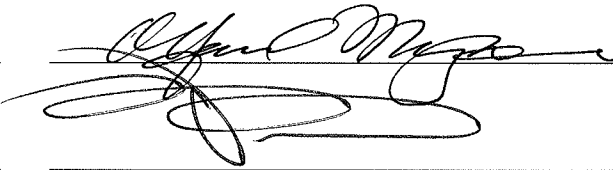
IN WITNESS WHEREOF, the Trustees have duly executed this Sixth Amendment on the 19th day of October, 2016.

**TRUSTEES:**

**UNION**

  
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**EMPLOYERS**

  
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