

**Amendment to The Three Rivers Annuity Fund
(As Amended and Restated)
(Working Retiree)**

WHEREAS, the Board of Trustees (the "Trustees") have the right to amend the Annuity Plan, as amended and restated (the "Plan"); and

WHEREAS, the Trustees recognize the difficulty in maintaining adequate manpower to service contributing employer labor needs, (due to unforeseen labor needs, related to the pandemic, etc.) and shall provide for in-service distributions to active working participants and for reemployment of retirees age 59 ½, or older, without the suspension of benefits as set forth below.

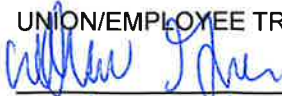
WHEREFORE, Article V and VI of the Plan is amended to provide In-Service Distributions for (1) Participants seeking retirement benefits without stopping work; (2) Continuation of benefits when a Retiree Returns to Work, and (3) Continuation of benefits for Retired Non-Bargaining Unit Employment as follows:


- I. Rules of Eligibility for In-Service Distributions: The following rules apply to all In-Service Distributions:
 - A. Participants must be age 59 ½, or older; and
 - B. 10 years or more of service credit; and
 - C. Participant must continue to be employed by a signatory employer, even if the former participant continues Non-Bargaining Unit employment; and
 - D. In-Service Distributions must be for at least \$1,000.00. The first In-Service Distribution may not exceed 40% of the total value of the account and subsequent Distributions cannot exceed 10%; and
 - E. In-Service Distributions may be taken either monthly, periodic or in a lump sum, with the total annual amount taken not exceeding the amounts listed in subsection D above; and
 - F. The Board has the sole discretion to make determinations and reserves the right to amend or discontinue In-Service Distributions.
 - G. At age 65 and older, participants may take In-Service Distributions without restriction.

In all other respects, the provisions of the Plan are hereby ratified and confirmed, and they shall continue in full force and effect. 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.

Effective 6/01/2022. EXECUTED THIS ____th Day of _____, 2023.

UNION/EMPLOYEE TRUSTEES





EMPLOYER TRUSTEES

