

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

This Seventh 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 require a 2-month period of no employer contributions before a Participant is eligible for a Normal Retirement benefit; 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 5.01 of the Plan is amended to read as follows (amended section underlined):

5.01 Normal Retirement: A Participant whose employment with the Employers terminates at or after his Normal Retirement Age and for whom no Employer Contributions have been or should have been received by the Plan for a period of two (2) consecutive months shall be eligible to receive a distribution of his Accounts at the time and in the manner provided for in Article VI.

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

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

TRUSTEES:

UNION

EMPLOYERS











