

**Fourteenth (14th) AMENDMENT TO THE
THREE RIVERS ANNUITY FUND
(As Amended and Restated effective January 1, 2015)**

This Fourteenth (14th) 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 establish a process for preventing the elimination of small, inactive account balances due to investment and administration fees;

WHEREAS, the Trustees seek to set up a holding account until securing a provider for small IRAs or maintaining by the plan in a group account;

WHEREAS, the Trustees also seek to set up rules for Retirees to continue to utilize the loan provisions of the plan provided they maintain a balance and comply with the Required Minimum Distributions rules; and

WHEREAS, the Trustees are amending the Plan in accordance with DOL regulations providing flexibility for Hardship distributions;

NOW, THEREFORE, pursuant to the Plan, the Trustees, Employers and Union hereby amend the Plan as follows:

I. Effective 1-1-2020, the Plan shall create a group holding account for inactive small accounts under \$1,000.00, in which the period of inactivity is at least 2 years.

The group holding account shall be used for small accounts in which the plan is unable to locate the participant, after having mailed notice of the Plan's intent to distribute the small account unless notification of an IRA roll-over is provided.

All accounts maintained in the group holding account shall be available for re-activation upon contact from the inactive member.

II. Effective 7-24-19, the Plan shall permit Retirees to continue to utilize the loan provisions of the plan provided they maintain a balance equal or greater than the amount sought for a loan and that the Retiree is in compliance with Required Minimum Distributions rules, and complies for with all IRS rules; and

III. Effective 7-24-19, the following shall apply:

The Plan document and Summary Plan Description shall be amended to permit Hardship Distributions to (1) Delete the 6-month prohibition on elective contributions following a hardship distribution; (2) Allow Hardship Distribution when the employee does not take available loans under the plan; (3) permit the withdrawal of investment gains and interest; (4) Treat a Participant's beneficiary under the plan the same as the participant's spouse or dependent in determining whether the participant has incurred a hardship for qualifying medical, educational and funeral expenses; (5) The new limitations of section 165(h)(5) do not apply for casualty deduction related to a principal residence and shall apply as of January 1, 2018; and (6) Adding a new expense to the list relating to expenses incurred as a result of certain disasters that occur in an area designated by the Federal Emergency Management Agency (FEMA) for individual assistance.

Further, the use of a general standard for determining whether a distribution is necessary by requiring that a hardship distribution may not exceed the amount of an employees need (including amounts necessary to pay any taxes or penalties resulting from the distribution), and the employee must represent that he or she has insufficient cash or other liquid assets to satisfy the financial need.

IN WITNESS WHEREOF, the Trustees have duly executed this

Fourteenth (14th) Amendment on 24th day of July, 2019.

TRUSTEES:

UNION:

Willie Ann

Norman Ringer

Glenn L. Smyers Jr.

EMPLOYERS

Jeff Mansura