

**Thirteenth (13th) AMENDMENT TO THE
THREE RIVERS ANNUITY FUND
(As Amended and Restated effective January 1, 2015)**

This Thirteenth (13th) 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 limited appeal period for appeal of claims denials to Federal or State Court; 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:

I. Effective April 24, 2019, Section 12.04 of the Plan is renumbered to 12.05 and shall read;

12.05 Erie Plan: The Erie Plan Accrued Benefit and the distribution thereof shall be subject to the general administrative provisions set forth in the Plan. Without limiting the generality of the foregoing, effective December 31, 2011, the claims, appeals and review procedures of Sections 12.01, 12.02, 12.03, and 12.04 shall apply to the distribution of the Erie Plan Accrued Benefit, and the Trustees shall have the powers and duties specified in the Plan, including but not limited to, Sections 8.01 and 9.22, with respect to the Erie Plan, including for the period prior to the Erie Plan Merger.

and

II. Effective April 24, 2019, Section 12.04 is added as set forth below:

12.04 Appeals from decisions of the Board of Trustees shall be made to the appropriate Federal or State Court within 180 days of the date of decision by the Board of Trustees. Said date shall be determined by the letter date of notification to the participant, beneficiary or claimant and provided an additional 5 work days for delivery. Failure to file an action or law suit within the above time period shall bar further appeal on the matter submitted in the initial appeal.

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

Thirteenth (13th) Amendment on 24th day of April, 2019.

TRUSTEES:

UNION:

EMPLOYERS

