

**AMENDMENT NUMBER 3
TO THE JANUARY 1, 2022 RESTATEMENT OF THE
RULES AND REGULATIONS
OF THE
CEMENT MASONS AND PLASTERERS
JOINT PENSION TRUST**

The Summary Plan Description ("SPD") and the Plan Rules and Regulations ("Rules") of the Cement Masons and Plasterers Joint Pension Trust (Effective January 1, 2022, as since amended) are hereby further amended, effective July 1, 2025.

The sections of the SPD and the Rules and Regulations specifically identified below are amended by adding the underlined text, as follows:

ARTICLE 1. DEFINITIONS

1.06 *Continuous Participation* is defined as a Participant maintaining a balance in the Plan. It does not require continuous Contributions.

PART ONE: SUMMARY OF PENSION PLAN

C. PAYMENT OF BENEFITS

Termination of Employment Before Normal Retirement Age

A Participant who has a termination of employment may begin payments under the Plan if (i) a period of 24 consecutive months has elapsed when no Contributions have been made to the Participant's Individual Account, and (ii) at the beginning of such 24-month period, the Participant and completed at least ten (10) years of Continuous Participation in the Plan. (Please review Section 4.02(d) of the Plan Rules). However, for purposes of calculating the period of 24 consecutive months during which no contributions have been made to the Participant's individual account, 40 hours of actual covered work performed or paid shall be excluded from the computation.

All other terms and conditions of the Plan shall remain unchanged and in full force and effect.

Dated this 30th day of July, 2025.


Chairman


Co-Chairman