

AMENDMENT NO. 3
TO THE FIFTH REVISED MONEY PURCHASE PENSION PLAN
FOR THE LOCAL 595 PENSION TRUST

WHEREAS, Article XI, Section 11.01, permits the Trustees to amend or modify this Plan; and

WHEREAS, the Trustees, at a meeting held on February 1, 2017, and upon written agreement herein, decided to amend the Plan with respect to Beneficiary Designation.

NOW THEREFORE, effective for any Participant deaths on or after May 1, 2017, Section 3.03 (C) of the Fifth Revised Money Purchase Pension Plan shall be amended as follows:

3.03 (C) If a Participant is married, no Beneficiary other than the Spouse can be designated to receive any share of the Participant's individual account upon his or her death without execution of a Spousal Consent form accompanying the designation in the manner described in Section 5.04. Any designation accompanied by a Spousal Consent form can be revoked by either the Participant or Spouse at any time by written notice to the Trust received by the Fund Manager prior to the Participant's death (see Section 5.04). No designation of a Beneficiary can be effective to defeat any assignment pursuant to a QDRO. Any beneficiary designation of a Participant's spouse shall automatically be revoked upon any subsequent divorce. Except as otherwise provided in a Qualified Domestic Relations Order, which has been provided to the Fund Office prior to any distribution of the Participant's remaining Individual Account, payment will not be made to a former spouse after a divorce unless the Participant reaffirms in writing to the Fund Office the designation of the former spouse as beneficiary.

IN WITNESS WHEREOF, this Amendment has been executed by the Trustees on this 2nd day of March, 2017.

Daniel J. Chivello

Co-Chair, Board of Trustees

Lyle R. Ritz

Co-Chair, Board of Trustees