

**First Amendment to the
Local Union 513 Annuity Plan
Effective May 1, 1995**

(Amended and Restated Effective August 6, 2025)

Pursuant to the provisions of Section 5.08 of the Local Union 513 Annuity Plan Effective May 1, 1995 as Amended and Restated Effective August 6, 2025, ("Plan"), the Trustees of the Plan hereby amend the Plan as follows, effective December 1, 2025:

Section 5.05 of the Plan is hereby deleted in its entirety and replaced with the following new Section 5.05:

Section 5.05. Designation of Beneficiary.

A Participant may designate a Beneficiary on a form provided by or acceptable to the Trustees and delivered to the Trustees before death. A Participant may change their Beneficiary (without the consent of the Beneficiary) in the same manner. If no Beneficiary has been designated or no designated Beneficiary has survived the Participant, the person(s) in the first of the following successive classes of persons surviving at the death of the Participant shall be deemed the designated Beneficiary:

- a. The beneficiary (if any) designated by the Participant or Pensioner and in effect for the Welfare Fund of Engineers Local 513.
- b. The Spouse.
- c. The biological/adopted children in equal shares.
- d. The biological/adoptive parents in equal shares.
- e. The Participant's estate.

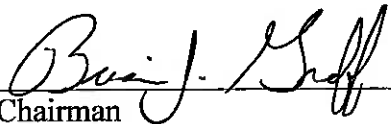
If any benefit becomes payable to a person who is under the age of twenty-one (21) years, the Trustees in their discretion may appoint any adult individual as custodian for such person under the Missouri Transfers to Minors Law or similar statute and may pay the benefits to such custodian, whose receipt shall be a complete acquittance of the Trustees.

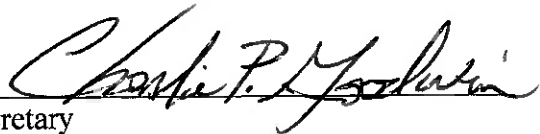
No change in Beneficiary shall be effective or binding on the Trustees unless it is received by the Fund Office prior to the time any payments are made to the Beneficiary whose designation is on file with the Fund Office. Should the Participant's Beneficiary be the Participant's Spouse and the Participant and Spouse subsequently divorce, the designation of the Spouse as the Participant's Beneficiary will be void unless otherwise prohibited herein. In order for the former Spouse to remain the Participant's Beneficiary following the divorce, the

Participant will need to redesignate the Spouse as their Beneficiary after the divorce or the Fund will need a valid Qualified Domestic Relations Order naming the Spouse as the Participant's Beneficiary.

Any payment made by the Plan in accordance with the above provisions shall fully discharge the Plan and its Trustees to the extent of such payments and releases them from all liability related to payment of said benefits. Thus, any claims that benefits were improperly paid must be brought against the individuals who received the benefits and not from the Fund itself.

Executed by authority of the Board of Trustees on this 3 day of February, 2026:


Chairman


Secretary