

**FIFTH AMENDMENT TO THE
PLAN OF THE LOCAL UNION 513 PENSION FUND
RULES AND REGULATIONS**

Restated Effective January 1, 2015

Pursuant to the provisions of Section 9 of the Plan of the Local Union 513 Pension Fund Rules and Regulations ("Plan"), the Trustees of the Plan hereby amend the Plan, as amended by the First through Fourth Amendments, as follows, effective October 1, 2016:



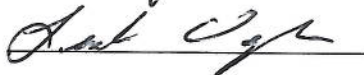
1. Section 7.5.d is amended to read in its entirety as follows:

- d. Effective October 1, 2016, if the Annuity Starting Date is after the Participant's Normal Retirement Age, the monthly benefit will be the accrued benefit at Normal Retirement Age, actuarially increased as provided below for each complete calendar month between Normal Retirement Age and the Annuity Starting Date, and then converted as of the Annuity Starting Date to the applicable benefit payment form.

The actuarial increase shall be 3/4% per month; provided, however, that there shall be no increase for any month in which the Participant's benefit would have been suspended pursuant to Section 7.6 if the Participant had been in pay status.

IN WITNESS WHEREOF, the Trustees have hereby adopted the Fifth Amendment to the Plan of the Local Union 513 Pension Fund Rules and Regulations Restated Effective January 1, 2015, by affixing their signatures as of this 9th day of August, 2016.

Union Trustees

Employer Trustees

