

**SIXTH AMENDMENT TO REHABILITATION PLAN
IRON WORKERS LOCAL UNION NO. 25 PENSION FUND**

Whereas the Trustees adopted a Rehabilitation Plan on September 10, 2009;

Whereas the Rehabilitation Plan contains two Schedules each containing benefit and contribution changes;

Whereas the parties desire to amend Schedule 1;

NOW, THEREFORE, the Trustees amend the Rehabilitation Plan as follows:

Schedule 1, Section A of the Rehabilitation Plan is clarified as follows for participants whose annuity starting date is on or after November 1, 2012:

Effective for participants whose annuity starting date is on or after November 1, 2012, the IW 25 Plan will be amended as follows for participants working under a collective bargaining agreement adopting Schedule 1: ...

1. Special Early Retirement benefits are eliminated.
2. Early retirement benefits are only available for Active Participants with 10 Years of Service who are at least 55 years of age. Such benefits are subject to full actuarial reduction from age 62 pursuant to the factors set forth in Exhibit A to this amendment.
3. Early retirement benefits are only available for Inactive Participants with 10 Years of Service who are at least 55 years of age. Such benefits are subject to full actuarial reduction from ~~age 65~~Normal Retirement Age pursuant to the factors set forth in Exhibit B to this amendment.
4. The monthly supplemental benefit is subject to a full actuarial reduction from age 62 pursuant to the factors set forth in Exhibit A to this amendment.

The Trustees have adopted this Amendment to the Rehabilitation Plan on October 22, 2014.

Union Trustees







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Employer Trustees






