

**FOURTH 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 modify the benefit changes contained in both Schedules:

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

The following is added as paragraph 5 in Schedule 1, Section A, and as paragraph 7, Schedule 2, Section A:

Effective May 1, 2013, no monthly retirement benefit shall be paid to any retiree or Participant under age 65 whose benefit commencement date is after August 27, 2009, during any calendar month in which he/she works one or more hours in Covered Employment within the geographical area covered by the Plan. Covered Employment is work for a contributing or noncontributing employer of the type for which an employer contributing to the Iron Workers Local No. 25 Pension Plan is required to make, or has made, contributions. Notwithstanding anything in the Plan to the contrary, this applies to such individual's entire accrued benefit.

In addition, notwithstanding anything in the Plan to the contrary, every retiree who engages in employment described above must report his/her return to work to the Fund Office within 3 days of returning to employment. Failure to do so on one occasion will result in the suspension of his/her benefit an additional three months after he/she ends Plan Related Employment. Subsequent failures to notify the Fund Office of returns to employment will result in an additional six months suspension of his/her benefit after he/she ends Plan Related Employment.

The Trustees have adopted this Amendment to the Rehabilitation Plan on 5/22, 2013.

Union Trustees

Jack O'Donnell
Steve Swigle
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Employer Trustees

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