

**AMENDMENT NUMBER SIX
TO THE
2014 RESTATED PENSION PLAN FOR THE
INDUSTRIAL CARPENTERS AND PRECAST
PENSION FUND**

Pursuant to the provisions of the (June 1, 2014) Restated Pension Plan for the Industrial Carpenters and Precast Pension Fund, in order to incorporate certain provisions of the SECURE 2.0 Act of 2022 (Division T of the Consolidated Appropriations Act of 2023 (Public Law 117-328)), the Board of Trustees has adopted this amendment.

1. Effective January 1 2023, Section 1.02(s) is amended to read in its entirety as follows:

- (s) "Required Beginning Date" means:
 - (i) With respect to a Participant who attained age 70½ before January 1, 2020, April 1 of the calendar year following the calendar year in which the Participant attained age 70½.
 - (ii) With respect to a Participant who attained age 70½ on or after January 1, 2020, and attained age 72 before January 1, 2023, April 1 of the calendar year following the calendar year in which the Participant attained age 72.
 - (iii) With respect to a Participant who attains age 72 on or after January 1, 2023, the April 1 of the calendar year following the calendar year in which the Participant attains age 73.

2. Effective January 1 2023, Section 12.02.2.(a) is amended to read in its entirety as follows:

- (a) If the participant's surviving spouse is the participant's sole designated beneficiary, then, except as provided in the adoption agreement, distributions to the surviving spouse will begin by December 31 of the calendar year immediately following the calendar year in which the participant died, or by December 31 of the calendar year in which the participant would have attained age 73, if later.

3. Effective January 1, 2024, Section 12.02.2.(a) is amended to read in its entirety as follows:


- (a) If the participant's surviving spouse is the participant's sole designated beneficiary, then, except as provided in the adoption agreement, distributions to the surviving spouse will begin by December 31 of the calendar year immediately following the calendar year in which the participant died, or by December 31 of the calendar year in which the surviving spouse (or, if the surviving spouse so elects, the participant) would have attained age 73, if later.

This Amendment may be executed in counterparts, and each counterpart, when executed, shall have the effect of a signed original. Facsimile signatures, scanned signatures, or electronic signatures delivered via electronic mail shall be deemed original signatures.

Dated this 19th day of October, 2023, at Pleasanton, California.

Mark Vignoles

Mark Vignoles, Chair



Arturo Rodriguez, Co-Chair