

THE IRON WORKERS ST. LOUIS DISTRICT COUNCIL ANNUITY PLAN  
RULES AND REGULATIONS AMENDED AND RESTATED NOVEMBER 1, 2014

AMENDMENT NO. 2

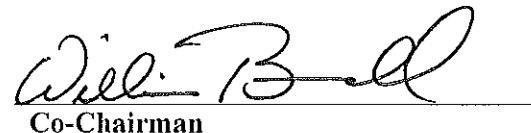
The Board of Trustees hereby amends the Iron Workers St. Louis District Council Annuity Plan (the "Plan") adopted as of November 1, 2014 pursuant to the authority granted in Trust Article V and Plan Section 9.10, by adding a new paragraph at the end of Section 9.15(a) effective November 1, 2014, to comply with requirements for obtaining a favorable IRS Determination Letter as follows:

Section 9.15(a) Compensation is amended by adding a new paragraph at the end as follows:

Compensation includes payments made by the later of 2-1/2 months after severance from employment, or the end of the limitation year that includes the date of severance from employment, if, absent a severance from employment, such payments would have been paid to the employee while the employee continued in employment with the employer, and are regular compensation for services during the employee's regular working hours, compensation for services outside the employee's regular working hours (such as overtime or shift differential), commissions, bonuses or other similar compensation. To the extent an Employer pays to a Participant who is in qualified military service differential wage payments pursuant to Code Section 414(u)(12), such payments will be included in compensation for purposes of Code Section 415(c)(3).

IN WITNESS WHEREOF, the above amendment to the Iron Workers St. Louis District Council Annuity Plan was adopted by a motion passed by the Board of Trustees on April 26, 2016 that authorized the Chairman and Co-Chairman to sign this amendment on behalf of the Board of Trustees.

  
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Chairman

  
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Co-Chairman