

**THE IRON WORKERS ST. LOUIS DISTRICT COUNCIL PENSION TRUST
RESTATEFFECTIVE NOVEMBER 1, 2014**

AMENDMENT NO. 2

The Board of Trustees hereby amends the Iron Workers St. Louis District Council Pension Plan (the "Plan") adopted as of November 1, 2014 pursuant to the authority granted in Trust Article II and Plan Article 10, by amending the Plan effective November 1, 2016 as follows:

1. A new Section 1.39 Separation from Service is added as follows:

Section 1.39 Separation from Service

"Separate from Service" or "Separation from Service" means a Participant's complete termination of employment with the last Employer that employed him prior to commencing pension benefits from this Plan.

2. Section 3.02 Regular Pension is amended by restating the first sentence as follows:

A Regular Pension will be paid to a Participant who Separates from Service and retires at age 65 if:

- a. He has at least 15 years of Pension Credit and he has at least 1,500 hours of Work for which Contributions were due to the Trust, or
- b. His pension is effective on or after January 1, 1985 and he has at least 10 years of Contribution Service Pension Credit with at least 375 hours of Work for which Contributions were due to the Trust on his behalf in a Plan Year ending on or after July 31, 1984.

3. Section 3.03 Early Retirement Pension is amended by restating the first sentence as follows:

An Early Retirement Pension will be paid to a Participant who Separates from Service and retires at the age of at least 55 with: (1) at least 15 years of Pension Credits, including at least five years of Contribution Service Pension Credits; or (2) at least 10 years of Contribution Service Pension Credit for which contributions were due to the Trust on his behalf.

4. Section 3.04 Deferred Pension is amended by restating the first sentence as follows:

A Participant shall be entitled to a Deferred Pension if he Separates from Service and has attained Vested Status, as defined in Section 6.12.

5. Section 3.14 Occupational Disability Pension – Eligibility and Commencement is amended by restating the first sentence as follows.

Effective August 1, 2000, a Participant who Separates from Service may retire on an Occupational Disability Pension if he meets the following requirements:

- a. He is Occupationally Disabled as defined in Section 3.16, and
- b. He has at least 10 Contribution Service Pension Credits, for which payments were due to the Fund on his behalf, and

- c. In the period of the two Pension Credit Years preceding the date the disability occurred he is credited with:
 - 1. At least 3/10 of a Pension Credit, or
 - 2. At least 375 hours of employment for which he earned Related Service Credits in accordance with Section 7.03 of the Plan, or
 - 3. At least 375 hours as an Iron Worker under the terms of Collective Bargaining Agreements of the International Association.
- 6. **Section 3.17 Disability Pension is amended by restating the first sentence as follows:**

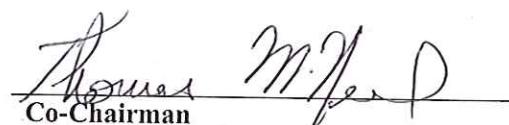
A Participant who Separates from Service may retire on a Disability Pension if he meets the following requirements:

 - a. He is Disabled as defined in Section 3.19, and
 - b. He has at least 10 Contribution Service Pension Credits, for which payments were due to the Fund on his behalf, and
 - c. In the period of the two Pension Credit Years preceding the date the disability occurred he is credited with:
 - 1. At least 3/10 of a Pension Credit, or
 - 2. At least 375 hours of employment for which he earned Related Service Credits in accordance with Section 7.03 of the Plan, or
 - 3. At least 375 hours as an Iron Worker under the terms of Collective Bargaining Agreements of the International Association.

IN WITNESS WHEREOF, the above amendment to the Iron Workers St. Louis District Council Pension Plan was adopted by a motion passed by the Board of Trustees on July 14, 2016 that authorized the Chairman and Co-Chairman to sign this amendment on behalf of the Board of Trustees.



Chairman



Co-Chairman