

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

AMENDMENT NO. 4

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 amending the Plan as follows:

1. **Effective October 5, 2017, Article V Hardship Withdrawals, Sub-section (b) Allowable Purposes is amended by adding a new Subsection (b)(4-A) as follows:**

b. Allowable Purposes

Hardship withdrawals shall be allowed for the following reasons:

- 4-A. To pay for burial or funeral expenses for the Participant's deceased parent, spouse, children, or dependents; and

2. **Effective October 5, 2017, Article V Hardship Withdrawals Sub-section (c) Guidelines and Rules for Hardship Withdrawals is amended by restating Subsection (c)(2) as follows:**

c. Guidelines and rule for Hardship Withdrawals

A Hardship Withdrawal will only be granted under the following conditions:

2. A hardship withdrawal is only available after an individual has been a Participant in the Plan for at least 3 years; Effective October 5, 2017, eligibility for a hardship withdrawal will no longer be conditioned on being a Participant in the Plan for at least 3 years; and

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 October 5, 2017 that authorized the Chairman and Co-Chairman to sign this amendment on behalf of the Board of Trustees.


Chairman


Co-Chairman