

**AMENDMENT THREE**  
to the  
**SHEET METAL WORKERS PENSION PLAN OF NORTHERN CALIFORNIA**

**Recitals**

WHEREAS, the Board of Trustees of the Sheet Metal Workers Pension Plan of Northern California ("Plan") desires to comply with the Department of Labor guidelines on handling disability claims and appeals;

WHEREAS, the Board of Trustees deems it in the best interest of the Participants seeking a partial disability benefit (with no Social Security Disability Award) that such partial disability benefit be contingent on the Participant submitting opinions from two Physicians certifying the disability (thus, the determination is made by a party other than the Plan itself);

THEREFORE, the Plan is amended as follows:

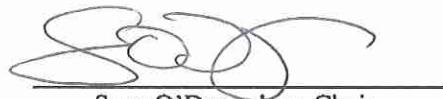
**Amendment**

The following language is added to Section 6.3 of the Sheet Metal Workers Pension Plan of Northern California as follows:

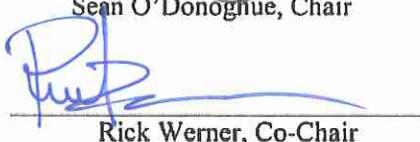
Effective April 1, 2018, an Employee who is a Participant in the Plan will be entitled to a Partial Disability benefit if the Employee provides certifications from two (2) treating physicians that are medical doctors that the Employee is disabled and unable to work in the Sheet Metal Industry.

Effective as of April 1, 2018, section 6.4 is deleted from the Plan and the following sections of Article 6 are renumbered accordingly.

Approved: March 27, 2018



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Sean O'Donoghue, Chair



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Rick Werner, Co-Chair