

**AMENDMENT NO. 2
TO THE MAY 1, 2015 RESTATEMENT OF THE RULES AND
REGULATIONS FOR THE PENSION PLAN OF THE
BRICK MASONS' PENSION TRUST FUND**

1. The Board of Trustees hereby amends the Plan by revising section 5(b) of Article VII of the Plan to comport with the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act) by inserting a new sentence at the end of that subsection (b). Section 5(b) is restated to read in its entirety, as follows:

Article VII. Application Benefit Payments and Retirement

...

Section 5. Benefit Payments (Generally)

- (b) **Required Beginning Date.** A Participant's Required Beginning date is April 1 of the calendar year following the year the Participant reaches 70 and $\frac{1}{2}$, provided that for a Participant who reaches 70 and $\frac{1}{2}$ before 1988 other than a 5% owner the Required Beginning Date is April 1 of the calendar year in which the Participant ceases work in Covered Employment if that is later. For participants who did not reach age 70 $\frac{1}{2}$ before December 31, 2019, a Participant's Required Beginning date is April 1 of the calendar year following the year the Participant reaches 72.

IN WITNESS WHEREOF, the parties have executed this Amendment No. Amendment No. 2 to the May 1, 2015 Restatement of the Pension Plan of the Brick Masons' Trust Fund on this 21st day of September 2021.

UNION TRUSTEES






EMPLOYER TRUSTEES



