

AMENDMENT NO. 3
to the
January 1, 2022 Restatement of the
SUMMARY PLAN DESCRIPTION
for the
UNITED BROTHERHOOD OF CARPENTERS AND JOINERS OF AMERICA
GENERAL OFFICE AND STAFF HEALTH AND WELFARE PLAN

WHEREAS, the Board of Trustees of the United Brotherhood of Carpenters and Joiners of America General Office and Staff Health and Welfare Plan have authority to amend the Plan pursuant to Article XVI of the Plan and Section 8.5 of the Trust Agreement;

WHEREAS, the Board of Trustees desire to amend the Plan pertaining to retiree eligibility;

NOW, THEREFORE BE IT RESOLVED that the Plan is amended as follows:

- 1. Effective January 1, 2027, Section 1.02(a) of the January 1, 2022 restatement of the Summary Plan Description is amended by adding the following paragraph to the end thereof:**

Section 1.02 Retiree Eligibility

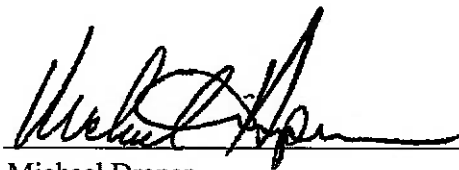
(a) Who is Eligible?

You are also eligible to receive retiree coverage from this *Plan* if you retire on or after January 1, 2027 and you worked for an Administrative Services Office of Trust Funds sponsored by a Regional Council of the United Brotherhood of Carpenters and Joiners of America for at least twenty-five (25) consecutive years and you were an active participant in this *Plan* for at least one whole year (1 year), i.e., twelve (12) consecutive months, immediately preceding your retirement date.

EFFECTIVE DATE OF AMENDMENT: January 1, 2027

APPROVED BY THE BOARD OF TRUSTEES.

Signed By:



Michael Draper
Chairman, Board of Trustees