

AMENDMENT NO. 6
TO THE
WESTERN WASHINGTON U.A. SUPPLEMENTAL PENSION PLAN
As Revised and Restated Effective January 1, 2015

The Board of Trustees of the Western Washington U.A. Supplemental Pension Plan ("Plan"), pursuant to authority granted in Section 11.1 of the Plan, hereby make the following amendments to the Plan, effective January 1, 2026, unless specified herein:

1. Section 4.3 is replaced in full and amended as follows. This amendment requires mandatory Roth "catch-up" contributions for qualifying participants.

4.3 Cash or Deferred Election.

(a) Each Participant may elect to defer receipt of a portion of his annual Compensation, not to exceed the "dollar amounts" specified in Section 402(g)(1)(B) of the Internal Revenue Code, and to have the amounts so deferred withheld from his Compensation, paid to the Plan by the Employer and credited to the Participant's Individual Account. The "dollar amounts" shall be adjusted in accordance with Section 402(g)(4) of the Internal Revenue Code. A deferral election made pursuant to this Section shall be made in the manner prescribed by the Trustees.

(b) **Catch-up Contributions for Participants 50 years or Older.**

- (i) A Participant who is 50 years old or older in a particular Plan Year may make "catch-up" contributions as permitted under Section 414(v) of the Internal Revenue Code. Notwithstanding any other provision of this Plan, "catch up" contributions made pursuant to this paragraph shall not be taken into account in determining the Participant's "actual deferral percentage" under Section 4.4. "Catch-up contributions may be made pre-tax unless the participant qualifies for Mandatory Roth "catch-up" contributions.
- (ii) Effective January 1, 2025, a Participant who attains ages 60 through 63 during the Plan Year may elect to make "super catch-up" contributions of 150 percent of the applicable dollar catch-up limit under section 414(v)(2)(B)(i) in effect for 2024. The applicable dollar catch-up limit is subject to adjustment to reflect changes in the cost of living in accordance with section 414(v)(2)(C). Once the participant attains age 64 during the Plan Year, any catch-up contributions shall be limited to the standard catch-up contributions permitted under Section 414(v).
- (iii) **Mandatory Roth Catch-Up Contributions.** Effective January 1, 2026, a Participant who is 50 years old or older, and who earned \$145,000 or more, as adjusted for inflation, the previous year working for a covered employer, and who elects to make "catch up" or "super catch-up" contributions as permitted under Section 414(v) of the Internal Revenue Code, shall be deemed to irrevocably

designate any catch-up or super catch-up contributions as designated Roth after-tax contributions to the Plan as described in 4.3(d) and Section 4.6.

- a. Participants subject to the mandatory Roth catch-up contribution requirement shall be notified and provided the opportunity to terminate their catch-up contributions.

(c) An initial deferral election made by a new Participant pursuant to subsection 4.3(a) shall be made as soon as administratively practicable and shall be valid until modified by the Participant. A Participant may terminate his or her deferral election at any time by giving thirty (30) days advance written notice to his or her Employer and the Trust that he or she no longer wishes to have any portion of his or her Compensation withheld and contributed to the Trust.

(d) As of January 1, 2019, the Plan accepts Roth elective deferrals made on behalf of Participants. A Participant may designate a portion of his elective deferrals under 4.3(a) as Roth elective deferrals, in the same manner as provided in 4.3(c). This designation is irrevocable once made, except as provided in 4.3(c).

(e) Amounts designated as Roth elective or mandatory deferrals shall be withheld and paid to the Plan by the Employer and shall be separately accounted for within the Participant's Individual Account in accordance with Section 4.11(d). Roth deferrals shall be treated by the Employer as includible in the Participant's income at the time the Participant would have received that amount in cash had the Participant not made the election to defer.

2. A new Section 4.9 is provided as follows and the remaining Sections are renumbered accordingly:

4.9 In-Plan Roth Roll Over. If the Plan determines that a participant's elective pre-tax catch-up contributions should have been mandatory Roth contributions as described in Section 4.3(b)(iii) the Plan shall roll over the elective catch-up deferral (adjusted for allocable gain or loss) from the participant's pre-tax account to the participant's designated Roth account and report the amount of the in-plan Roth rollover on Form 1099-R.

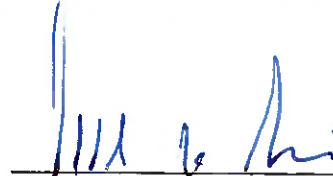
3. Section 4.11(d) is amended as follows:

(d) The Plan will maintain a record of the amount of Roth deferrals in each Participant's Individual Account. This record shall be called the Designated Roth Account. Contributions and withdrawals of Roth deferrals shall be separately credited and debited to the Designated Roth Account maintained for each Participant. Gains, losses, and other credits or charges shall be separately allocated on a reasonable and consistent basis to each Participant's Designated Roth Account. No contributions or other additions (including forfeitures) will be credited or allocated to each Participant's Designated Roth Account other than Roth deferrals, attributable earnings, and rollovers as provided in Sections 8.2 and 8.3.

Unless otherwise specified herein, this Amendment is effective January 1, 2026.

A handwritten signature in blue ink, appearing to read "Joseph P. Owen", written over a horizontal line.

Chairman

A handwritten signature in blue ink, appearing to read "John V. Hill", written over a horizontal line.

Secretary