

AMENDMENT NUMBER 5
GLAZING HEALTH AND WELFARE TRUST
SUMMARY PLAN DESCRIPTION
(Welfare Trust – Hour Bank Maximum – Effective Date January 1, 2025)

This Amendment No. 5 (“Amendment 5”) to the Glazing Health and Welfare Trust Summary Plan Description (defined therein as “Plan Document”) is approved and adopted as of the Effective Date, by the Board of Trustees of the Glazing Health and Welfare Trust (“Welfare Trust”).

Active Employee Eligibility, shall be amended to remove the ~~strike through text~~ and add the underlined text as follows:

Continuing Eligibility:

All hours worked in excess of the number of hours required for monthly Eligibility (130 hours per month) are banked in your reserve account. You will be permitted to build up a maximum reserve accumulation of 720 hours, after having deducted the current month's charge for coverage. Effective October 1, 2000, your reserve account may never contain more than 560 hours after deduction for the current month of Eligibility. Hours worked in excess of 130 will not be banked until your reserve account falls below 560 hours.

~~If you began participation before October 1, 2000, and have a full bank of 720 hours and work at least 130 hours per month, your bank will continue to be 720. However, if you work less than 130 hours in any month, your bank will be reduced by the number of hours you worked less than 130. For example, if you worked 110 hours in a month, your bank would be reduced by 20, and your maximum bank would never be more than 700. Your maximum bank will continue to be reduced each month you work less than 130 hours until your maximum hour bank is 560. After that, your maximum hour bank will continue to be 560.~~

All other terms and conditions of the Plan shall remain unchanged and in full force and effect.

Dated this 19th day of November, 2024.

Terry Mayfield

Chairman

Robert Williams

Co-Chairman