

AMENDMENT NO. 3  
to  
THE CALIFORNIA TEACHERS ASSOCIATION  
EMPLOYEES' RETIREMENT BENEFITS PLAN

(As Amended and Restated Effective January 1, 2015)

EXECUTION

The undersigned hereby amend the January 1, 2015 restatement of the California Teachers Association Employees' Retirement Benefits Plan as set forth in this document, to be effective April 1, 2018. This Amendment No. 3 to the Plan may be executed in two or more counterparts, all of which shall be deemed originals, and all of which taken together shall constitute one instrument.

CALIFORNIA TEACHERS ASSOCIATION

By: *Ramon Malano*

Date: 3/7/18

CALIFORNIA STAFF ORGANIZATION

By: *Anna Medina JM*

Date: 3/7/2018

CALIFORNIA ASSOCIATE STAFF

By: *Lina Marie Wajira*

Date: 3/7/18

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1. Section 8.1.4 is amended to read in its entirety as follows:

**“8.1.4 Definition.** A Member shall be deemed “totally and permanently disabled” (within the meaning of this Section 8.1) if the Board determines, upon the basis of medical evidence, that the Member is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration. Such medical evidence shall be either: (i) an insurance carrier’s determination that the Member is eligible for long-term disability income under any group plan applicable to the Member’s employment with a Participating Employer, or (ii) the Member’s Social Security disability award.”