AMENDMENT NUMBER 5 TO THE INDUSTRY AND LOCAL 338 PENSION PLAN (EFFECTIVE AS OF JULY 1, 2014 AND AS AMENDED THROUGH NOVEMBER 2014)

In accordance with Section 8.01 of the Industry and Local 338 Pension Plan (Effective as of July 1, 2014 (As Amended Through November, 2014)) (the "Plan"), the Plan is hereby amended as follows.

1. Section 6.15 of the Plan, as amended, is hereby further amended by adding the following new paragraph immediately after the first paragraph of Section 6.15.

6.15 Small Benefit Cashout

Effective for distributions made after December 31, 2023, and notwithstanding any other provision of the Plan regarding benefit payment options and Plan distributions, if the Actuarial Value of the vested benefit of a Participant, Beneficiary or alternate payee is $7,000 or less as of the Annuity Starting Date, the benefit shall be paid out in a single lump sum. Notwithstanding anything herein to the contrary, if the present value of a Participant's or Beneficiary's or alternate payee's accrued benefit is $7,000 or less as of the Annuity Starting Date, such individual may apply for a benefit at any time and such benefit shall be paid in the form of a single lump-sum.

2. Section 7.12 of the Plan is hereby amended by adding the following new paragraph immediately to the end thereof.

7.12 Recovery of Overpayments

Notwithstanding the above paragraph, recovery of any benefit overpayment that is not governed by Sections 6.06 and 6.07 of this Plan or for which a payment plan or benefit reduction had not been implemented prior to December 29, 2022 shall comply with the provisions of the SECURE 2.0 Act of 2022.

4895-8203-6360.1

IN WITNESS WHEREOF, the Trustees have adopted this Amendment Number 5 on October 20, 2023.

UNION TRUSTEE		**EMPLOYER TRUSTEE**	
By:	______________________________	By:	______________________________
Date:	______________________________	Date:	______________________________