

**AMENDMENT NUMBER FIVE  
TO THE  
I.A.T.S.E. ANNUITY PLAN  
(Revised and Restated as of January 1, 2014)**

WHEREAS, Section 8.12 of the I.A.T.S.E. Annuity Plan (the "Plan") provides that the Trustees may amend the Plan at any time; and

WHEREAS, the Internal Revenue Service ("IRS") has issued guidance allowing plans to temporarily expand their definition of hardship for victims of Hurricane Maria and the California Wildfires and their families; and

WHEREAS, Trustees wish to amend the Plan, consistent with the IRS guidance, to expand the definition of a hardship that allows a participant to take a hardship distribution from the Plan;

NOW, THEREFORE, the Plan, most recently restated as of January 1, 2014, is hereby amended effective November 13, 2017 to add new subsections (h) and (i) to Section 7.11 ("Hardship Withdrawals") to read as follows:

(h) for hardship withdrawals made between November 13, 2017 through and including March 15, 2018, a hardship withdrawal shall be permitted for any need arising out of Hurricane Maria for those participants who either (1) on September 16, 2017 (in the case of the U.S. Virgin Islands) or September 17, 2017 (in the case of Puerto Rico) lived or worked in the disaster area (as defined by IRS) or (2) had a direct descendant (child, grandchild, etc.), ascendant (parent, grandparent, etc.), spouse, or dependent who as of September 16, 2017 (U.S. Virgin Islands) or September 17, 2017 (Puerto Rico) lived or worked in the disaster area (as defined by IRS).

(i) for hardship withdrawals made between November 13, 2017 through and including March 15, 2018, a hardship withdrawal shall be permitted for any need arising out of the California Wildfires for those participants who either (1) on October 8, 2017 lived or worked in the disaster area (as defined by IRS) or (2) had a direct descendant (child, grandchild, etc.), ascendant (parent, grandparent, etc.), spouse, or dependent who as of October 8, 2017 lived or worked in the disaster area (as defined by IRS).


Except as set forth in the amendment above, all other Plan rules remain in effect.

By signing below, the Co-Chairs hereby signify that this amendment was adopted by the Board of Trustees by email poll in November 2017.

UNION TRUSTEE CO-CHAIR

EMPLOYER TRUSTEE CO-CHAIR

  
Matthew D. Loeb

  
Christopher Brockmeyer

  
Date

  
Date

UNION TRUSTEE CO-CHAIR

EMPLOYER TRUSTEE CO-CHAIR

  
\_\_\_\_\_

Matthew D. Loeb

\_\_\_\_\_  
Christopher Brockmeyer

  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Date