

**AMENDMENT NUMBER THREE  
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 Harvey and Hurricane Irma 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 September 14, 2017 to add new subsections (f) and (g) to Section 7.11 (“Hardship Withdrawals”) to read as follows:

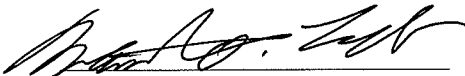
(f) for hardship withdrawals made between September 14, 2017 through and including January 31, 2018, a hardship withdrawal shall be permitted for any need arising out of Hurricane Harvey for those participants who either (1) lived or worked in the disaster area (as defined by IRS) as of August 23, 2017 or (2) had a direct descendant (child, grandchild, etc.), ascendant (parent, grandparent, etc.), spouse, or dependent who as of August 23, 2017 lived or worked in the disaster area (as defined by IRS).

(g) for hardship withdrawals made between September 14, 2017 through and including January 31, 2018, a hardship withdrawal shall be permitted for any need arising out of Hurricane Irma for those participants who either (1) lived or worked in the disaster area (as defined by IRS) as of September 4, 2017 or (2) had a direct descendant (child, grandchild, etc.), ascendant (parent, grandparent, etc.), spouse, or dependent who as of September 4, 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.

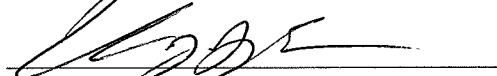
By signing below, the Co-Chairs hereby signify that this amendment was adopted by the Board of Trustees at a duly scheduled meeting on September 14, 2017.

UNION TRUSTEE CO-CHAIR

  
Matthew D. Loeb

9/14/17  
Date

EMPLOYER TRUSTEE CO-CHAIR

  
Christopher Brockmeyer

9/14/17  
Date