

**AMENDMENT NO. 5
TO THE
ST. LOUIS - KANSAS CITY CARPENTERS REGIONAL ANNUITY FUND**

WHEREAS, section 4.09 of the Plan of the St. Louis - Kansas City Carpenters Regional Annuity Fund, effective May 1, 2019 ("Plan") provides that the Board of Trustees may amend the Plan from time to time; and

WHEREAS, the Board of Trustees wishes to amend or clarify terms of the Plan;

NOW, THEREFORE, the Board of Trustees adopts the following Amendment No. 5 effective as of the dates indicated below:

- I. Effective May 1, 2019, Section IA.01(a) of the Plan is hereby deleted in its entirety and replaced with the following:
 - (a) Commencement of Participation. An Employee shall become a Participant when Contribution is received by the Trust Fund on his behalf and an Individual Account is established for him. The Participation Date for this purpose equals the earliest work month (period) to which such Contribution relates.
- II. Effective June 12, 2025, Section 4.06(a) shall be deleted in its entirety and replaced with the following:
 - (a) For the purposes of a distribution pursuant to Article III hereof, a Participant may designate a Beneficiary, or change such designation, on a form provided by the Trustees and filed with them before the Participant's death. However, in the case of a married Participant, any portion of the Participant's Accumulated Share that has not been distributed by the date of the Participant's death shall be paid to the Spouse to whom the Participant was married on the date of his death and throughout the 1-year period immediately preceding the date of the Participant's death, unless the Spouse has consented in writing to waive the right to that benefit and the spousal consent acknowledges the effect of the waiver and was witnessed by a Plan representative or notary public. A signed, witnessed waiver of the Spouse's right to the death benefit shall not be required where the Trustees determine, on the basis of evidence that they may require the designated Beneficiary to provide, that there is no such spouse or that the spouse cannot be located, or for other reasons as authorized by Treasury Regulations. If no Beneficiary has been designated, if the Beneficiary does not survive the Participant, or if the Beneficiary survives the Participant but dies before receiving the full amount of the Participant's vested Accumulated Share, distribution shall be made to the Participant's surviving Spouse, if any, otherwise to the

Participant's children in equal shares or, if there are no children, to the Participant's living parents in equal shares, or if there are no living parents, to the Participant's biological siblings in equal shares, or if there are no biological siblings, then to the Participant's estate.

- III. Effective April 1, 2025, the references to "St. Louis – Kansas City Carpenters Regional Health Plan" in Section 8.01(a)(1) shall be deleted and replaced with "Mid-America Carpenters Regional Council Health Fund."

IN WITNESS WHEREOF, this Amendment No. 5 has been executed this 12 day of June, 2025.



Gary Perinar, Chairman



Craig McPartlin, Secretary