

**AMENDMENT NO. 6  
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 the criteria for vesting and forfeitures;

**NOW, THEREFORE**, the Board of Trustees adopts the following Amendment No. 6 effective as of the dates indicated below:

- I. Effective April 1, 2026, Section 1A.02(a) of the Plan is hereby deleted in its entirety and replaced with the following:

**Section 1A.02 Vesting and Vesting Service.**

- (a) Accounts are fully vested. A Participant’s Interest in his Individual account shall be 100% vested and nonforfeitable at all times.
- (b) Effective April 1, 2026, Participants will not earn Years of Vesting Service, but shall retain any Years of Vesting Service credited prior to April 1, 2026.
  - (1) A “**Year of Vesting Service**” is a Plan Year in which a Participant is credited with one thousand (1,000) Hours of Service in Covered and Non-Covered Employment. Each Hour worked will receive one one-thousandth (.001) of a Year of Vesting Service up to a maximum of one (1.0) Years of Vesting Service each Plan Year. No more than one (1) Year of Vesting Service will be awarded each Plan Year.
  - (2) Non-forfeited vesting service earned by the Participant under the Carpenters’ Pension Trust Fund of St. Louis, the Carpenters’ Pension Trust Fund of Kansas City, the Kansas Construction Trades Open End Pension Fund, or the Carpenters Pension Fund of Illinois (Geneva) before the individual becomes a Participant in the Plan may be used for the determination of a Year of Vesting Service, subject to the Participant providing documentary substantiation of the service acceptable to the Trustees.

II. Effective April 1, 2026, Section 1A.03 of the Plan is hereby deleted in its entirety and replaced with the following:

**Section 1A.03 Forfeitures.**

- (a) If a Participant incurs five (5) consecutive one-year Breaks in Service, and is not then 100% vested in the balance in his Individual Account, the balance in the Individual Account shall be forfeited, together with the Participant's Years of Vesting Service. Amounts forfeited from an Individual Account shall be applied to pay the Plan's administrative expenses.
- (b) In the event a Participant has a Break in Service as a result of disability as defined in Section 3.05 hereof, such Break in Service shall not be counted for purposes of determining whether a Participant has incurred five (5) consecutive one-year Breaks in Service.
- (c) Notwithstanding the foregoing Sections 1A.03(a) and (b), effective April 1, 2026, a Participant is 100% vested in the balance in his Individual Account and the Participant shall not forfeit the balance in his Individual Account nor the Participant's Years of Vesting Service if the Participant incurs five (5) consecutive one-year Breaks in Service.

**IN WITNESS WHEREOF**, this Amendment No. 6 has been executed this \_\_\_\_\_ day of \_\_\_\_\_, 2026.

  
\_\_\_\_\_  
Gary Perinar, Chairman

  
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Craig McPartlin, Secretary