

**Fourth Amendment to the May 1, 2014 Restatement of the  
Pension Plan of Carpenters' Pension Trust Fund of St. Louis**

The Plan Document of the Carpenters' Pension Trust Fund of St. Louis, restated May 1, 2014, is amended as follows pursuant to Section X and Article 8 of Appendix A, effective May 1, 2018:

1. In Section V.A., paragraph 1. is amended to read as follows in its entirety:

“1. Except as provided in paragraphs 2, 3 and 4 below, the amount of Accrued Benefit for a Participant whose latest Interruption of Future Service Credit is on or after January 1, 2002 shall be equal to (a) plus (b) plus (c) plus (d) plus (d) plus (e) plus (f) plus (g) plus (h) plus (i) as defined below.”

2. Paragraph 4 is added to the end of Section V.A., to read as follows:

“4. For purposes of this paragraph 4, an ‘Affected Participant’ means a Participant who has the status of an Apprentice under the applicable Union rules (other than a Floor Layer or Electrical Apprentice) for whom, beginning May 1, 2018, contributions to this Plan are required to be made in an amount that is less than the full journeyman rate. Effective May 1, 2018, the Accrued Benefit for Hours of Service of an ‘Affected Participant’ will be 75% of the amount calculated under subparagraph (i) of paragraph 1 above; with the following two exceptions:

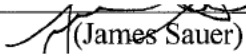
“(a) An ‘Affected Participant’ will receive an Accrued Benefit of 100% of the amount calculated under subparagraph (i) of paragraph 1 above for any Hours of Service for which the Employer has contributed to this Fund at 100% of the journeyman rate.

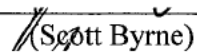
“(b) This paragraph 4 shall not apply to an ‘Affected Participant’ who had begun the Fifth Term of Apprenticeship before May 1, 2018, unless and until such Participant incurs an Interruption of Future Service Credit.”

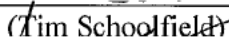
IN WITNESS WHEREOF, this Third Amendment has been executed as of May 1, 2018

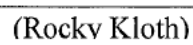
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Robert Calhoun

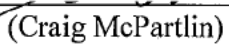
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Donald J. Brussel, Jr.

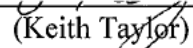
  
(James Sauer)

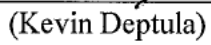
  
(Scott Byrne)

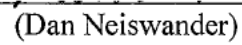
  
(Tim Schoolfield)

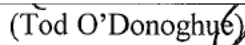
  
(Rocky Kloth)

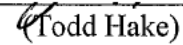
  
(Craig McPartlin)

  
(Keith Taylor)

  
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