

**SIXTH 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 January 1, 2020, except as otherwise provided:

1. In Section V(C), the second Paragraph 5 thereunder is deleted and in its place is substituted the following:

“5. In the event that the Participant remains in service until a date that is after his Normal Retirement Date but before the April 1 following the calendar year in which he or she attains age seventy and one-half (70½) (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019) and does not commence his benefit under this Section immediately upon cessation of service, the amount payable to the Participant shall be of Actuarial Equivalent value to the Late Monthly Pension that would have been paid to him commencing at his Late Retirement Date if he had elected to commence his retirement benefit immediately upon cessation of service.”

2. Section VI(F)(2) is deleted and in its place is substituted the following:

“2. Effective May 1, 1997, a Participant who is not a 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one-half (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019) or retires, if later. A Participant who is a 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one-half (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019).”

3. Section VI(F)(3)(e)(i) is deleted and in its place is substituted the following:

“(i) Payments of any portion of such interest to the Participant's surviving Spouse shall be made over the life or life expectancy of such surviving Spouse commencing no later than December 31 of the calendar year in which the Participant would have attained age seventy and one half (70½) (or age 72 with respect to a Participant who would have attained age 70½ after December 31, 2019) or, if later, December 31 of the calendar year containing the first anniversary of the Participant's death except to the extent an election is made to receive a distribution of the surviving Spouse's entire interest no later than December 31 of the calendar year containing the fifth anniversary of the Participant's death.”

4. Effective May 1, 2021, Section IX(B), and Section 7.2 of Appendix A, are amended by adding to each the following new paragraph to read as follows:

“Powers of the Board of Trustees. The Board of Trustees shall have sole discretionary authority and responsibility with regard to the construction, application, interpretation and administration of any of the provisions of the Plan. The Board of Trustees shall be the sole judges of the standard of proof required in any case. The decisions of the Board of Trustees shall be final and binding on all parties including Participant, former Participant, Employers, unions, Spouses, and beneficiaries.”
5. In Section 4.3 of Appendix A, the second Paragraph 5 thereunder is deleted and in its place is substituted the following:


“5. In the event that the Participant remains in service until a date that is after his Normal Retirement Date but before the April 1 following the calendar year in which he or she attains age seventy and one-half (70½) (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019) and does not commence his benefit under this Section immediately upon cessation of service, the amount payable to the Participant shall be of Actuarial Equivalent value to the Late Monthly Pension that would have been paid to him commencing at his Late Retirement Date if he had elected to commence his retirement benefit immediately upon cessation of service.”
6. Section 5.6(2) of Appendix A is deleted and in its place is substituted the following:


“2. Effective May 1, 1997, a Participant who is not a 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one half (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019) or retires, if later. A Participant who is 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one-half (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019).”
7. Section 5.6(3)(e)(i) of Appendix A is deleted and in its place is substituted the following:

“(i) Payments of any portion of such interest to the Participant's surviving Spouse shall be made over the life or life expectancy of such surviving Spouse commencing no later than December 31 of the calendar year in which the Participant would have attained age seventy and one half (70½) (or age 72 with respect to a Participant who would have attained age 70½ after December 31, 2019) or, if later, December 31 of the calendar year containing the first anniversary of the Participant's death except to the extent an election is made to receive a distribution of the surviving

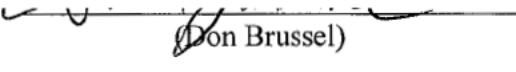
Spouse's entire interest no later than December 31 of the calendar year containing the fifth anniversary of the Participant's death."

IN WITNESS WHEREOF, this Sixth Amendment has been executed this 29th day of June, 2021.


(Robert Calhoun, Chairman)


(Albert Bond, Secretary)


(Jim Sauer)

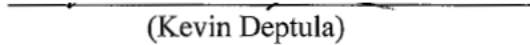

(Don Brussel)

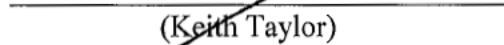

(Tim Schoofield)

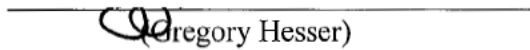

(Scott Byrne)

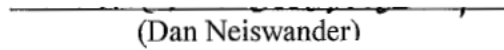

(Craig McPartlin)

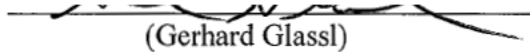

(Rocky Kloth)

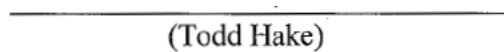

(Kevin Deptula)


(Keith Taylor)


(Gregory Hesser)


(Dan Neiswander)


(Gerhard Glassl)


(Todd Hake)

All of the Trustees