

**NINTH 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 pursuant to Section X and Article 8 of Appendix A, as follows:

1. Effective July 1, 2025, Section II(J) is amended by adding the following subsection 9 as follows:

9. Effective July 1, 2025, Hours of Service in Covered Employment shall include four hours each day (limited to 28 hours per week for no more than 26 weeks) during which the Participant is unable to work in Covered Employment due to a physician certified pregnancy or pregnancy-related condition for which the Participant received compensation under a maternity leave benefit provided by the Mid-America Carpenters' Regional Council Health Fund, subject to the following conditions: (i) the Participant must not have incurred a Break in Service in the previous Plan Year and (ii) the Fund Office must receive the required application forms completed in full by the Participant and the Participant's attending physician before the period for which such Hours of Service in Covered Employment shall be recognized.

2. Effective July 1, 2025, Section 1.10 of Appendix A is amended by adding the following paragraph at the end:

Effective July 1, 2025, Hours of Service in Covered Employment shall include four hours each day (limited to 28 hours per week for no more than 26 weeks) during which the Participant is unable to work in Covered Employment due to a physician certified pregnancy or pregnancy-related condition for which the Participant received compensation under a maternity leave benefit provided by the Mid-America Carpenters' Regional Council Health Fund, subject to the following conditions: (i) the Participant must not have incurred a Break in Service in the previous Plan Year and (ii) the Fund Office must receive the required application forms completed in full by the Participant and the Participant's attending physician before the period for which such Hours of Service in Covered Employment shall be recognized.

3. Effective May 1, 2020 Section II(O)(2) is amended by adding thereto new subsection c. to read as follows:

c. was not a Participant in the Appendix A Plan prior to May 1, 2020

4. Effective June 12, 2025, each of Section II.F-1, and Section 1.3A of the Appendix, is amended to read in its entirety as follows:

“Designated Beneficiary” shall mean the living beneficiary most recently designated by the Participant for benefits under this Plan, provided such designation has been filed on a form that is acceptable to the Trustees. A beneficiary designation on file shall become void upon the subsequent marriage of the Participant.

If a married Participant dies less than one year after the date of his marriage, his surviving Spouse shall be his Designated Beneficiary unless the Participant designated a different beneficiary on a form which includes written consent of the spouse filed after the marriage. If a married Participant dies more than one year after the date of his marriage, his surviving Eligible Spouse shall be his Designated Beneficiary unless the Fund receives a Qualified Domestic Relations Order (QRDO) that designates otherwise (see next paragraph). If a Participant dies without a written designation of beneficiary in effect for this Plan or if the designated beneficiary does not survive the Participant, then the Designated Beneficiary shall be the Participant's surviving Spouse, or if none, the Participants' living biological or legally adopted children equally, or if there are none, the Participant's living parents equally, or if there are none, the Participant's biological siblings, or if there are none, the Participant's estate. If a Designated Beneficiary dies after commencing receipt of benefits, the remaining benefits shall be paid to such person or persons or organization as the Designated Beneficiary shall have designated in writing filed with the Trustees or in the absence of such designation, to the Designated Beneficiary's estate.

Except as provided in a Qualified Domestic Relations Order (QDRO), if the beneficiary most recently designated by a Participant before the Participant's death is the Participant's former spouse, whose marriage to the Participant ended by divorce or annulment after the designation was signed, such former spouse shall not be the Designated Beneficiary and the Participant's Designated Beneficiary shall be determined as if the former spouse had predeceased the Participant.

Notwithstanding the preceding, if a Participant designated a beneficiary using the designation form under the Health and Welfare Plan of the Carpenters' Health and Welfare Trust Fund of St. Louis prior to June 12, 2025, then that designation will remain in effect.

5. 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 remain 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 (70 ½) (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) 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 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 (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) 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 (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032).

7. 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 (70 ½) (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) 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.

8. 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 (70 ½) (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) 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."

9. 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 (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) 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 (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032).

10. 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 (70 ½) (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) 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.

11. Effective May 1, 2020, the second paragraph of Section V(E) is deleted and in its place is substituted the following:

Any Participant shall be entitled to retirement hereunder on Disability Monthly Pension if he is disabled as defined herein, if he became disabled prior to any Interruption of Future Service Credit under Section II(K)(1), (2) or (4), and if he

1. is a 2019 Grandfathered Participant and has at least five (5) years of Credited Service or
2. is a 2020 Nongrandfathered Participant and has at least ten (10) years of Vesting Service or at least ten (10) years of Credited Service,

provided that any such disability shall occur prior to the Participant's Normal Retirement Date. A Participant shall be disabled hereunder if he has applied for and has been determined by the Social Security Administration to be eligible to receive disability benefits under the federal Social Security Act. If the Social Security Administration does not determine a Disability Onset Date with respect to the Participant, the Participant will not be considered disabled hereunder. With respect to a 2019 Grandfathered Participant, the amount of his Disability Monthly Pension shall be equal to his Accrued

Benefit as of his Retirement Date, which is unreduced for commencement prior to Normal Retirement Date (an "Unreduced Disability Pension"). With respect to a 2020 Nongrandfathered Participant, the amount of his Disability Monthly Pension shall equal, to the extent applicable prior to cessation of Disability, Monthly Pension payments: (i) an Unreduced Disability Pension for payments up to ten years and (ii) an early monthly pension amount, which is reduced for commencement prior to Normal Retirement Date, for any payments made thereafter.

IN WITNESS WHEREOF, this Ninth Amendment has been executed this 18th day of September, 2025.

[Signature] Gary Perinar [Signature] Craig McPartlin

[Signature] Dan Barger [Signature] Keyin Deptula

[Signature] Mark Dalton [Signature] Mark Gau

[Signature] Kevin Haynes [Signature] Gerhard Glassl

[Signature] Rocky Kloth [Signature] Scott Plocher

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