

**AMENDMENT NO. 2
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 a withdrawal of benefits from the Plan and reflect changes resulting from the formation of the Mid-America Carpenters Regional Council;

NOW, THEREFORE, the Board of Trustees adopts the following Amendment No. 2 effective as of the dates indicated below:

- I. Effective May 1, 2019, section 3.03 of the Plan is hereby deleted in its entirety and replaced with the following:

Section 3.03. Withdrawal of Benefits.

To be eligible to request a distribution, a Participant must make a written application in a form acceptable to the Trustees and must satisfy one of the two following conditions:

(a) Attainment of Normal Retirement Age, which is the later of age 62 or the fifth (5th) anniversary of the date the individual became a Participant; or

(b) Any age, provided that the Participant is 100% vested in the Participant’s Individual Account and provided that the Participant has commenced a lifetime pension from the Carpenters Pension Trust Fund of St. Louis, the Carpenters Pension Trust Fund of Kansas City, the Carpenters Pension Trust Fund of Illinois, or the Kansas Construction Trades Open End Pension Trust Fund.

- II. Effective October 20, 2021, all references to “St. Louis – Kansas City Carpenters Regional Council” in Sections 1.09, 1.10, 1.14, and 1.25 shall be revised to state “Mid-America Carpenters Regional Council.”

IN WITNESS WHEREOF, this Amendment No. 2 has been executed this 13th day of October, 2022.

Robert Calhoun, Chairman

Scott Byrne, Secretary