

**AMENDMENT NO. 4
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 adopt this Amendment No. 4 to clarify the criteria for a withdrawal of benefits from the Plan;

NOW, THEREFORE, the Board of Trustees adopts the following clarifying Amendment No. 4 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 three 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) Attainment of at least age 55 with a 100% vested benefit in the Participant’s Individual Account; 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.

IN WITNESS WHEREOF, this Amendment No. 4 has been executed this 19th day of October, 2023.

Gary Perinar, Chairman

Craig McPartlin, Secretary