

AMENDMENT NO. 1
TO THE
LABOR UNIONS 401(k) PLAN
(As Restated Effective January 1, 2014)

This Amendment to the Labor Unions 401(k) (the "Plan") by the Board of Trustees of the Labor Unions 401(k) Plan ("Board") is made as follows:

Effective January 1, 2014, the first sentence in Article III Section 1 (a) shall be amended in its entirety as follows:

1. "At least monthly, the Employer will contribute to the Trust an amount equal to the total of all wage reduction contributions withheld from the wages of its employees pursuant to wage reduction elections made by such employees in multiples of 1% of the employee's compensation for such Plan Year, not to exceed the annual deferral amount allowable under Internal Revenue Code 402(g). For 2014, the contribution limit is \$17,500. This limit shall be adjusted annually per Internal Revenue Code 402(g).
2. All other terms and conditions of the Plan shall remain in full force and effect.

Executed this 4th day of December, 2014.

Board of Trustees

LABOR UNIONS 401(k) PLAN

By: [Signature]
CHAIRMAN

By: [Signature]
SECRETARY