

AMENDMENT NO. 2
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, Article VII shall be amended as follows:

1. The section sentence in Section 3 of Article VII shall be removed.
2. Section 4 of Article VII shall be removed.
3. 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: 

CHAIRMAN

By: 

SECRETARY