

AMENDMENT NO. 3
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, 2015, Article VI shall be amended as follows:

1. The second sentence of Section 11(g) of Article VI permitting refinancing of loans shall be removed.
2. All other terms and conditions of the Plan shall remain in full force and effect.

Executed this 3 day of March, 2015.

Board of Trustees

LABOR UNIONS 401(k) PLAN

By: 

CHAIRMAN

By: 

SECRETARY