

AMENDMENT NO. 4
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 for all loan applications received on and after February 1, 2015, Article VI shall be amended as follows:

1. Section 11(i) of Article VI shall be revised in its entirety as follows:

"A participant shall have a maximum of two outstanding loans provided that both loans satisfy all provisions of subsections (a-i) of this Section 11. In addition to satisfying subsections (a-i), the following additional conditions shall apply to a second loan:

(1) A Participant must be current on the first loan and must have made a payment on the first loan within 30 days of applying for a second loan;

(2) A Participant cannot take a second loan within 90 days of taking out the first loan;
and

(3) There shall be a fifty dollar (\$50) loan application fee for the second loan.

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: [Signature]

CHAIRMAN

By: [Signature]

SECRETARY