

AMENDMENT NO. 5  
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 February 1, 2015, Article VI shall be amended as follows:

1. The first paragraph of Article VI, Section 10 shall be revised in its entirety as follows:

"A Participant may request a withdrawal of accrued voluntary employee contributions, and/or vested employer matching contributions within the first two years of Plan participation. After two years of participation a Participant may request a withdrawal of his accrued account balance. This withdrawal is available for the purchase of the Participant's principal residence, to prevent the eviction or foreclosure of Participant's principal residence, payment of tuition, payment of extraordinary medical expenses or payment of expenses for repair or damage to the Participant's principal residence. Any participant applying for a hardship withdrawal will be automatically be suspended from making further contributions to the Plan for six (6) months.

2. A new subparagraph (j) shall be added to Article VI, Section 11 as follows:

Any outstanding loan balance at the time a Participant elects a distribution from his account must be paid off in full or the loan shall be offset against the Participant's account balance.

3. 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