

**AMENDMENT NUMBER SIX
TO THE
I.A.T.S.E. ANNUITY PLAN
(Revised and Restated as of January 1, 2014)**

WHEREAS, Section 8.12 of the I.A.T.S.E. Annuity Plan (the "Plan") provides that the Trustees may amend the Plan at any time;

WHEREAS, Section 7.11(b)(6) of the Plans allows a withdrawal on account of hardship for a participant's expenses incurred to repair damage to a principal residence that would qualify for the casualty deduction under Section 165 of the Internal Revenue Code ("Code");

WHEREAS, effective January 1, 2018, Section 165 of the Code was amended for years 2018 through 2025 to limit casualty deductions to losses attributable to a "Federally declared disaster;" and

WHEREAS, Trustees wish to amend the Plan to allow Participants to continue to take hardship distributions based on a casualty loss based on the rules in effect as of December 31, 2017 (i.e., without regard to whether the loss was caused by a Federally declared disaster);

NOW, THEREFORE, Section 7.11(b)(6) of the Plan, most recently restated as of January 1, 2014, is hereby amended effective January 1, 2018 to read as follows:


Repair of Principal Residence: Expenses for the repair of damage to the Participant's principal residence that would qualify for the casualty deduction under Section 165 of the Code (determined without regard to whether the loss exceeds 10% of adjusted gross income and without regard to whether it was attributable to a Federally declared disaster as set forth in Section 165(h)(5)).

Except as set forth in the amendment above, all other Plan rules remain in effect.

By signing below, the Co-Chairs hereby signify that this amendment was adopted by the Board of Trustees at its regularly scheduled meeting held on April 12, 2018.

UNION TRUSTEE CO-CHAIR

EMPLOYER TRUSTEE CO-CHAIR




Matthew D. Loeb



Christopher Brockmeyer



Date



Date