AMENDMENT NUMBER TWO 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; and

WHEREAS, the Internal Revenue Service ("IRS") has issued guidance allowing plans to temporarily expand their definition of hardship for victims of the recent flooding in Louisiana and their families; and

WHEREAS, the Trustees wish to amend the Plan, consistent with the IRS guidance, to expand the definition of a hardship to allow affected participants to take a hardship distribution from the Plan;

NOW, THEREFORE, the Plan, most recently restated as of January 1, 2014, is hereby amended effective September 8, 2016 to add a new subsection (e) to Section 7.11 ("Hardship Withdrawals") to read as follows:

(e) for hardship withdrawals made between September 8, 2016 through and including January 17, 2017, a hardship withdrawal shall be permitted for any need arising out of the flooding in Louisiana in August 2016 for those participants who either (1) lived or worked in the disaster area (as defined by IRS) as of August 11, 2016 or (2) had a direct descendant (child, grandchild, etc.), ascendant (parent, grandparent, etc.), spouse, or dependent who as of August 11, 2016 lived or worked in the disaster area (as defined by IRS).

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 a duly scheduled meeting on September 15, 2016.

UNION TRUSTEE CO-CHAIR

EMPLOYER TRUSTEE CO-CHAIR

Matthew D. Loeb

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Date