

NORTHEAST CARPENTERS PENSION PLAN
2016 RESTATED PENSION PLAN – PLAN AMENDMENT NO. 5

In accordance with Section 8.01 of the Northeast Carpenters Pension Fund plan document as amended and restated effective January 1, 2016 (“Plan”), the Trustees hereby amend the Plan effective January 1, 2016, unless otherwise provided, as follows:

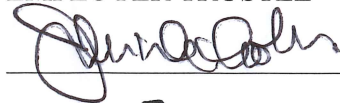
1. Section 5.02(g) of the Plan is amended to read as follows:
 - (g) Notwithstanding anything to the contrary herein, if an Active Participant (as defined in Section 1.01A) has his initial Annuity Starting Date on or after January 1, 2016 and after he has reached his 65th birthday, his entire benefit (both his Pre-January 1, 2016 Accrued Benefit and Post-January 1, 2016 Accrued Benefit) shall be paid as an unreduced 100% Joint and Survivor Annuity with his Spouse as said beneficiary, unless he revokes this form of payment (with Spousal consent as provided in Section 5.02 (e)) in favor of another form of payment allowed under the Plan.
2. Effective January 1, 2018, Section 7.04 of the Plan is amended to read as follows:

Section 7.04 Withdrawn Employer.

If an Employer withdraws from the Plan in a complete or partial withdrawal, the “free-look” provision of Section 4210(a) of ERISA shall apply in accordance with the Withdrawal Liability Procedures adopted by the Trustees. If the Employer is subject to the “free-look” provision, the required reduction under Section 411(a)(3)(E) of the Code shall apply to that part of the pension, if any, of its employees that was earned because of employment before the Contribution Period.

IN WITNESS WHEREOF, the following Trustees of the Fund certify that this Amendment was duly adopted by the Trustees at a meeting held on the 21st day of February, 2018.

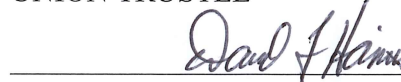
EMPLOYER TRUSTEE



Name: JOHN DECICCO

Dated: 5/23/2018

UNION TRUSTEE



Name: DAVID HAINES

Dated: 5/23/2018