

FIRST AMENDMENT

Local 25 S.E.I.U. and Participating Employers Pension Plan

WHEREAS, effective October 1, 2014, the Trustees adopted the Local 25 S.E.I.U. and Participating Employers Pension Plan (the "Plan") as amended and restated; and

WHEREAS, Article XI reserves the right of the Trustees to make any amendment or amendments to the Plan;

NOW, THEREFORE, pursuant to the authority in Article XI, Section 6.5 of the Plan is amended to add section 6.5(b)(iii)(C), as follows

(b) **Definitions** [. . .]

(iii) "415 Compensation" means [. . .]

(C) Compensation received under differential wage payments, as that term is defined in IRC § 414(u)(12).

IN WITNESS THEREOF, the following Trustees have caused this First Amendment to be executed on the date set forth opposite their respective names.

Paul Hanson 8/19/15
Date
Robert A. Smith 8/19/15
Date
William J. Smith 8/19/15
Date

Beff 8-19-15
Date
Kenneth F. Cliff 8/19/15
Date
Mona Bailinger 8/19/15
Date

SECOND AMENDMENT

Local 25, S.E.I.U. and Participating Employers Pension Plan





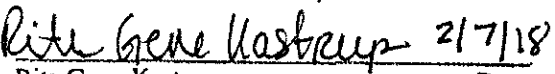

PURSUANT to the authority granted to them in Article XI, section 11.1 of the Local 25 S.E.I.U. and Participating Employers Pension Plan (the "Plan") as amended and restated effective October 1, 2014, the Trustees amend Article IX to add the following section 9.5, effective February 6, 2018.

1. Article IX, Section 9.5 is hereby added to read as follows:

Section 9.5 Claim Filing Time Limit

Any lawsuit claiming a benefit under the Plan shall be filed within the limitations period provided in this paragraph. The limitations period ends one year from the date of the notice to the Participant or Beneficiary advising of the determination of the Participant's or Beneficiary's claim. If a timely request for review has been filed under this Article, the limitations period ends one year from the date of the notice advising the claimant of the determination on the request for review. Notwithstanding the foregoing, if a claim for a benefit has been approved, the limitations period ends one year from the date a benefit has been paid to the Participant or Beneficiary. Any lawsuit must be filed in U.S. District Court for the Northern District of Illinois, Eastern Division.

IN WITNESS WHEREOF, the undersigned Trustees have executed this Second Amendment on the date written opposite their respective names.

| | | | |
|--|----------------|--|----------------|
|  Thomas Balanoff | Date |  H. Michael Kurzman | 2/7/18 Date |
|  Kenneth F. Cliff | 2/7/18 Date |  Frank A. Maxson | 2/7/18 Date |
|  Rita Gene Kastrop | 2/7/18 Date |  Robert E. Quast | 2/7/18 Date |

THIRD AMENDMENT

Local 25, S.E.I.U. and Participating Employers Pension Plan

PURSUANT to the authority granted to them in Article XI, section 11.1 of the Local 25 S.E.I.U. and Participating Employers Pension Plan (the "Plan") as amended and restated effective October 1, 2014, the Trustees amend Article II to read as follows, effective April 1, 2018:

1. **Article II, Section 2.2 Principal Entities** is amended to change the name of the Plan.

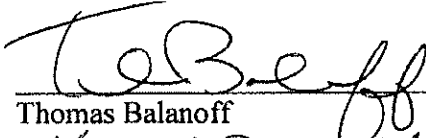

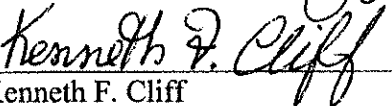
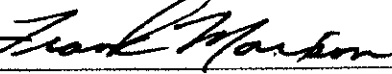
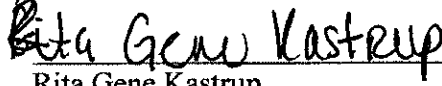
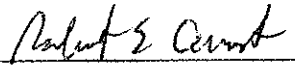
(a) **Plan**

SEIU Local 1 & Participating Employers Pension Plan, as amended from time to time.

(e) **The Fund (or Trust Fund)**

Local 25 S.E.I.U. and Participating Employers Pension Trust established pursuant to the Agreement to receive and invest contributions of the Employers and from which benefits are paid, and the name of the Trust will be SEIU Local 1 & Participating Employers Pension Trust.

IN WITNESS WHEREOF, the undersigned Trustees have caused this Third Amendment to be executed on the date set forth opposite their respective names.

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|--|-----------------|--|-----------------|
|  Thomas Balanoff | 5-16-18 Date |  H. Michael Kurzman | 5/16/18 Date |
|  Kenneth F. Cliff | 5/16/18 Date |  Frank A. Maxson | 8/15/18 Date |
|  Rita Gene Kastrup | 5/16/18 Date |  Robert E. Quast | 5/16/18 Date |

FOURTH AMENDMENT

SEIU Local 1 & Participating Employers Pension Plan

PURSUANT to the authority granted to them in Article XI, section 11.1 of the SEIU Local 1 & Participating Employers Pension Plan (the "Plan") as amended and restated effective October 1, 2014, the Trustees amend Article IV to read as follows:






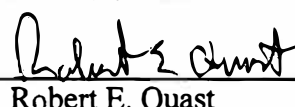
1. Article IV, Section 4.3 Credited Service is amended to read as follows:

The amount of benefit payable to or on behalf of a Participant shall be determined on the basis of his Credited Service to a maximum of 25 years, except there will be no limit on the maximum number of years of service for Participants who have at least one hour of contributions paid on their behalf on or after the calendar year beginning January 1, 2018 and who have not retired. Determination of Credited Service shall be subject to the Break in Service provisions of Section 4.4 and shall be based on the Participant's Covered Employment.

2. Article IV, Section 4.4(c) Breaks in Service is amended to read as follows:

All years of Eligibility Service that were not canceled under the foregoing provisions shall be aggregated to determine the Participant's eligibility for benefits. The Pension, if any, payable to an Employee whose years of Credited Service were separated by one or more Breaks in Service shall be equal to the sum of his Accrued Benefit at the time of each Break in Service, based on each segment of his Credited Service and the benefit rate at the time of such Break in Service. A maximum of 25 years of Credited Service shall be applied to provide all segments of the Employee's Accrued Benefit, and if a greater benefit will result, early years (instead of final years) shall be disregarded for an Employee with more than 25 years of Credited Service, except the maximum of 25 years will not apply if a Participant has earned a year of Eligibility Service on or after the Calendar Year beginning January 1, 2018 and who has not retired.

IN WITNESS WHEREOF, the undersigned Trustees have caused this Fourth Amendment to be executed on the date set forth opposite their respective names.

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|--|-----------------|--|-----------------|
|  Thomas Balanoff | 11-7-18 Date |  H. Michael Kurzman | 11/7/18 Date |
|  Kenneth F. Cliff | 11/7/18 Date |  Frank A. Maxson | 11/7/18 Date |
|  Rita Gene Kastrop | 11/7/18 Date |  Robert E. Quast | 11/7/18 Date |