

**THIRD AMENDMENT TO THE  
IRON WORKERS OF WESTERN PENNSYLVANIA  
PENSION PLAN  
(As Amended and Restated effective January 1, 2015)**

This Third Amendment to the Iron Workers of Western Pennsylvania Pension Plan, as amended and restated effective January 1, 2015, (the “Plan”) is made by the Board of Trustees of the Iron Workers Pension Fund of Western Pennsylvania (the “Trustees”).

WITNESSETH:

WHEREAS, the Trustees previously adopted and presently maintain the Plan as amended and restated on January 1, 2015;

WHEREAS, the Trustees wish to amend the Plan to clarify the provisions regarding minimum required distributions and to correct the effective date of the change in definition of “required beginning date;” and

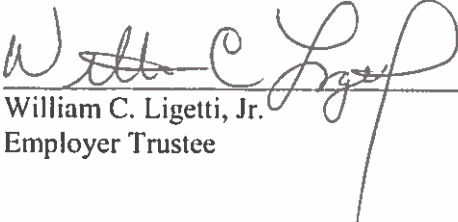
WHEREAS, under Section 9.01 of the Plan, the Trustees reserve the right to amend the Plan from time to time in any respect by action of the Trustees.

NOW, THEREFORE, pursuant to Section 9.01 of the Plan, the Trustees hereby amend the Plan as follows:

1. Section 5.20(a) of the Plan is amended as follows (new language is underlined):
  - (a) General Rules. The provisions of this Section will apply for purposes of determining required minimum distributions for calendar years beginning on and after January 1, 2003. To clarify, the provisions of Section 5.19 shall continue to apply to required minimum distributions for participants whose required beginning date was prior to January 1, 2003. The requirements of this Section will take precedence over any inconsistent provisions of the Plan. All distributions required under this Article will be determined and made in accordance with Treasury Regulations under Code Section 401(a)(9).
2. Section 5.20(g)(4) of the Plan is amended as follows (new language is underlined):
  - (4) Required Beginning Date. Prior to April 1, 2013, the required beginning date is the April 1 of the calendar year following the calendar year in which the Participant attains age 70 ½. On and after April 1, 2013, the required beginning date is:

- (A) for a Participant who is a 5-percent owner within the meaning of Code Section 416 with respect to a Plan Year ending in the calendar year in which he or she attains age 70 ½, the April 1 of the calendar year following the calendar year in which the Participant attains age 70 ½; and
  - (B) for all other Participants, the April 1 of the calendar year following the later of (i) the calendar year in which the Participant attains age 70 ½ or (ii) the calendar year in which the Participant retires.
3. In all other respects, the provisions of the Plan are hereby ratified and confirmed, and they shall continue in full force and effect. In order to maintain the terms of the Plan in a single document, this Amendment may be incorporated into the most recent restatement of the Plan and the Table of Contents and any section numbers and section references or cross-references may be corrected and/or updated at any time.

IN WITNESS WHEREOF, pursuant to the proper approval and delegation by the Trustees, the following Employer and Union Trustees have affixed their signatures as of this 9th day of December, 2016.

  
\_\_\_\_\_  
William C. Ligetti, Jr.  
Employer Trustee

  
\_\_\_\_\_  
Gregory A. Christy  
Union Trustee