First Amendment to the May 1, 2014 Restatement of the Pension Plan of Carpenters' Pension Trust Fund of St. Louis

The Plan Document of the Carpenters' Pension Trust Fund of St. Louis, restated May 1, 2014, is amended pursuant to Section X and Article 8 of Appendix A, as follows:

1. Effective March 26, 2015, each of Section II.F-1, and Section 1.3A of the Appendix, is amended to read in its entirety as follows:

"'**Designated Beneficiary**' shall mean the living beneficiary most recently designated by the Participant for benefits under this Plan, provided such designation has been filed on a form that is acceptable to the Trustees. If a beneficiary has not been so designated for this Plan, the living beneficiary most recently designated and in effect under the Health and Welfare Plan of the Carpenters' Health and Welfare Trust Fund of St. Louis shall be the Designated Beneficiary. A beneficiary designation shall become void upon the subsequent marriage of the Participant.

"If a married Participant dies less than one year after the date of his marriage, his surviving Spouse shall be his Designated Beneficiary unless the Participant designated a different beneficiary on a form filed after the marriage. If a Participant dies without a written designation of beneficiary in effect for either this Plan or the Health and Welfare Plan, then the Designated Beneficiary shall be the Participant's surviving Spouse, or if none, the Participant's living descendants, per stirpes, or if there are none, the Participant's estate. If a Designated Beneficiary dies after commencing receipt of benefits, the remaining benefits shall be paid to such person or persons or organization as the Designated Beneficiary shall have designated in a writing filed with the Trustees or, in the absence of such designation, to the Designated Beneficiary's estate.

"If the beneficiary most recently designated by a Participant before the Participant's death is the Participant's former spouse, whose marriage to the Participant ended by divorce or annulment after the designation was signed, such former spouse shall not be the Designated Beneficiary and the Participant's Designated Beneficiary shall be determined as if the former spouse had predeceased the Participant."

2. Effective May 1, 2014, the second sentence of each of Section II.G, and of Section 1.5 of the Appendix, is amended to read as follows:

"The validity of a marriage shall be determined in accordance with the laws of the state in which the marriage took place."

3. Effective March 26, 2015, Section II is amended by adding thereto new subsection U-1, and Article 1 of the Appendix is amended by adding thereto new Section 1.18A, each to read as follows:

"**Spouse**" shall mean the person to whom a Participant is married in accordance with the laws of the state in which the marriage took place."

4. Effective March 26, 2015, Section V.H.1. is amended by adding thereto new subsection d., to read as follows:

"d. Non-Eligible Spouse

"If a married Participant dies prior to his Benefit Commencement Date and less than one year after the date of his marriage, and if the surviving Spouse is the Designated Beneficiary of the Participant pursuant to Section II.F-1, then the surviving Spouse shall be entitled to the death benefit described in subsection (2)(a) below that would be payable to the Designated Beneficiary of a Participant who dies unmarried before his Normal Retirement Date."

5. Effective March 26, 2015, Section 4.8 of the Appendix is amended by adding thereto new subsection d., to read as follows:

"d. Non-Eligible Spouse

"If a married Participant dies prior to retirement and less than one year after the date of his marriage, and if the surviving Spouse is the Designated Beneficiary of the Participant pursuant to Section 1.3A, then the surviving Spouse shall be entitled to the death benefit described in subsection 2(a) below that would be payable to the Designated Beneficiary of a Participant who dies unmarried before his Normal Retirement Date."

6. Effective May 1, 2014, the word "spouse" in the first sentence of Section V.K.3.a. and Section 4.11(3)(a) of the Appendix is deleted and replaced by the words "Eligible Spouse."

7. Effective May 1, 2014, the third sentence of Section V.K.3.b. is deleted and replaced by the following:

"If the benefit amount is less than the minimum benefit amount determined pursuant to Section V(A), such Hours of Service shall be determined in accordance with consistent administrative procedures uniformly applied. The applicable lump sum death benefit is equal to one thousand dollars ($1,000.00) multiplied by years and fractions of years of Future Service Credit determined as above provided."

8. Effective May 1, 2014, the word "beneficiary" in the first sentence of Section V.K.3.c. and Section 4.11(3)(c) of the Appendix is deleted and replaced by the words "Designated Beneficiary."

IN WITNESS WHEREOF, this First Amendment has been executed the 11th day of June, 2015.

Renee Bell

Terry Nelson

Robert Calhoun	Al Bond
Mike Smegner	Kevin Hamilton
Kenneth Stricker	Scott Byrne
James G. Brennan	Donald J. Brussel
James Sauer	Kevin Byrne
Tim Schoolfield	Rocky Kloth

All of the Trustees

Second Amendment to the May 1, 2014 Restatement of the Pension Plan of Carpenters' Pension Trust Fund of St. Louis

The Plan Document of the Carpenters' Pension Trust Fund of St. Louis, restated May 1, 2014, is amended as follows pursuant to Section X and Article 8 of Appendix A, effective May 1, 2014:

1. The first two sentences of Section II.D. are amended to read in their entirety as follows:

   "**Carpenter**" shall mean any person described in Paragraph 3 of Article III of the Trust Agreement who is not also a 'Participant' as defined in the Shops Plan. In addition, the term 'Carpenter' shall also include the persons described in (1), (2) and (3) below:"

2. Section II.D. is amended by adding thereto a new subsection 3, to read as follows:

   "3. Any individual who satisfies all of the following conditions, regardless whether such individual has an ownership interest in his Employer:

   "a. The individual is not employed as a member of a collective bargaining unit represented by any union.

   "b. The individual was formerly covered, for all hours of service during a plan year, as a member of the bargaining unit under a collective bargaining agreement requiring contributions to be made to this Plan on the individual's behalf.

   "c. The individual has a vested or unforfeited accrued benefit either (i) in this Plan, or (ii) in another pension plan to which the contributions described in the preceding subparagraph b. were transferred pursuant to a reciprocal arrangement.

   "d. The individual is employed by an Employer that has a collective bargaining agreement requiring contributions to this Plan on behalf of members of the collective bargaining unit.

   "e. The individual's Employer has signed a participation agreement acceptable to the Trustees that requires contributions to the Plan on behalf of the individual for all hours actually worked, but not less than 130 hours per month.

   "f. The individual's participation in the Plan would satisfy all requirements for treatment as an "excludable employee" under Treasury Regulation 1.410(b)-6."

3. The first sentence of Section II.E. is amended to read in its entirety as follows:

   "**Covered Employment**" shall mean employment as a Carpenter by an Employer described in Paragraph 4 of Article III of the Trust Agreement, with respect to which the Employer is obligated by written agreement acceptable to the Trustees to make contributions to the Carpenters' Pension Trust Fund of St. Louis for benefits under the Outside Plan."

4. Section 1.3 of Appendix A is amended to read in its entirety as follows:

"1.3 **'Covered Employment'** shall mean employment with respect to which an Employer is obligated by written agreement acceptable to the Trustees to make contributions on behalf of Employees to the Carpenters' Pension Trust Fund of St. Louis for benefits under the Shops Plan."

5. The first sentence of Section 1.5 of Appendix A is deleted and replaced by the following:

"Employee" means a person who, on or after the Effective Date, is employed in Covered Employment as a member of the bargaining unit covered by the Employer's collective bargaining agreement. In addition, the term "Employee" shall include any individual who satisfies all of the following conditions, regardless whether such individual has an ownership interest in his Employer:

"a. The individual is not employed as a member of a collective bargaining unit represented by any union.

"b. The individual was formerly covered, for all hours of service during a plan year, as a member of the bargaining unit under a collective bargaining agreement requiring contributions to be made to this Plan on the individual's behalf.

"c. The individual has a vested or unforfeited accrued benefit either (i) in this Plan, or (ii) in another pension plan to which the contributions described in the preceding subparagraph b. were transferred pursuant to a reciprocal arrangement.

"d. The individual is employed by an Employer that has a collective bargaining agreement requiring contributions to this Plan on behalf of members of the collective bargaining unit.

"e. The individual's Employer has signed a participation agreement acceptable to the Trustees that requires contributions to the Plan on behalf of the individual for all hours actually worked, but not less than 130 hours per month.

"f. The individual's participation in the Plan would satisfy all requirements for treatment as an "excludable employee" under Treasury Regulation 1.410(b)6)(d)(2)(ii)."

IN WITNESS WHEREOF, this Second Amendment has been executed as of August 13, 2015.

Renee Bell

Terry Nelson

Robert Calhoun	Al Bond
Mike Smegner	Kevin Hamilton
Kenneth Stricker	Scott Byrne
James G. Brennan	Donald J. Brussel
James Sauer	Kevin Byrne
Tim Schoolfield	Rocky Kloth

All of the Trustees

Third Amendment to the May 1, 2014 Restatement of the Pension Plan of Carpenters' Pension Trust Fund of St. Louis

The Plan Document of the Carpenters' Pension Trust Fund of St. Louis, restated May 1, 2014, is amended as follows pursuant to Section X and Article 8 of Appendix A, effective May 1, 2017:

1. In Section V.A., the first paragraph under the heading "**Accrued Benefit Table**" is numbered as paragraph 1., and is amended to read as follows in its entirety:

"1. Except as provided in paragraphs 2 and 3 below, the amount of Accrued Benefit for a Participant whose latest Interruption of Future Service Credit is on or after January 1, 2002 shall be equal to (a) plus (b) plus (c) plus (d) plus (d) plus (e) plus (f) plus (g) plus (h) plus (i) as defined below."

2. Paragraphs 2 and 3 are added to the end of Section V.A., to read as follows:

"2. Effective May 1, 2017, the Accrued Benefit for Hours of Service of a Participant while enrolled in the Floor Layer Apprenticeship Program will be 75% of the amount calculated under subparagraph (i) of paragraph 1 above; with the following two exceptions:

"(a) A Participant enrolled in the Floor Layer Apprenticeship Program will receive an Accrued Benefit of 100% of the amount calculated under subparagraph (i) of paragraph 1 above for any Hours of Service for which the Employer has contributed to this Fund at 100% of the journeyman rate.

"(b) This paragraph 2 shall not apply to a Participant who had begun the Fifth Term of the Floor Layer Apprenticeship Program before May 1, 2017, unless and until such Participant incurs an Interruption of Future Service Credit.

"3. Effective November 1, 2017, the Accrued Benefit for Hours of Service of a Participant while enrolled in the Electrical Apprenticeship Program will be 75% of the amount calculated under subparagraph (i) of paragraph 1 above; with the following two exceptions:

"(a) A Participant enrolled in the Electrical Apprenticeship Program will receive an Accrued Benefit of 100% of the amount calculated under subparagraph (i) of paragraph 1 above for any Hours of Service for which the Employer has contributed to this Fund at 100% of the journeyman rate.

"(b) This paragraph 3 shall not apply to a Participant who had begun the Sixth Term of the Electrical Apprenticeship Program before November 1, 2017 unless and until such Participant incurs an Interruption of Future Service Credit."

IN WITNESS WHEREOF, this Third Amendment has been executed as of May 1, 2017.

Renee Bell	Al Bond
Robert Calhoun	Donald J. Brussel, Jr.
James Sauer	Scott Byrne
Kevin Deptula	Keith Taylor
Tim Schoolfield	Kevin Hamilton
Craig McPartlin	Rocky Kloth
Tod O'Donoghue	Dan Neiswander

All of the Trustees

Fourth Amendment to the May 1, 2014 Restatement of the Pension Plan of Carpenters' Pension Trust Fund of St. Louis

The Plan Document of the Carpenters' Pension Trust Fund of St. Louis, restated May 1, 2014, is amended as follows pursuant to Section X and Article 8 of Appendix A, effective May 1, 2018:

1. In Section V.A., paragraph 1. is amended to read as follows in its entirety:

"1. Except as provided in paragraphs 2, 3 and 4 below, the amount of Accrued Benefit for a Participant whose latest Interruption of Future Service Credit is on or after January 1, 2002 shall be equal to (a) plus (b) plus (c) plus (d) plus (d) plus (e) plus (f) plus (g) plus (h) plus (i) as defined below."

2. Paragraph 4 is added to the end of Section V.A., to read as follows:

"4. For purposes of this paragraph 4, an 'Affected Participant' means a Participant who has the status of an Apprentice under the applicable Union rules (other than a Floor Layer or Electrical Apprentice) for whom, beginning May 1, 2018, contributions to this Plan are required to be made in an amount that is less than the full journeyman rate. Effective May 1, 2018, the Accrued Benefit for Hours of Service of an 'Affected Participant' will be 75% of the amount calculated under subparagraph (i) of paragraph 1 above; with the following two exceptions:

"(a) An 'Affected Participant' will receive an Accrued Benefit of 100% of the amount calculated under subparagraph (i) of paragraph 1 above for any Hours of Service for which the Employer has contributed to this Fund at 100% of the journeyman rate.

"(b) This paragraph 4 shall not apply to an 'Affected Participant' who had begun the Fifth Term of Apprenticeship before May 1, 2018, unless and until such Participant incurs an Interruption of Future Service Credit."

IN WITNESS WHEREOF, this Third Amendment has been executed as of May 1, 2018

Renee Bell

Al Bond

Robert Calhoun

Donald J. Brussel, Jr.

(James Sauer)

(Scott Byrne)

(Tim Schoolfield)

(Rocky Kloth)

(Craig McPartlin)

(Keith Taylor)

(Kevin Deptula)

(Dan Neiswander)

(Tod O'Donoghue)

(Todd Hake)

All of the Trustees

FIFTH AMENDMENT TO THE MAY 1, 2014 RESTATEMENT OF THE PENSION PLAN OF CARPENTERS' PENSION TRUST FUND OF ST. LOUIS

The Plan Document of the Carpenters' Pension Trust Fund of St. Louis, restated May 1, 2014, is amended as follows pursuant to Section X and Article 8 of Appendix A, effective May 1, 2020:

1. Section II(O) is deleted and in its place is substituted the following:

"O. **'Participant'** shall mean a Carpenter who fulfills the requirements for participation under Section III of this Plan and Article III, Section 3, of the Trust Agreement. Prior to an Interruption of Future Service Credit attributable to his current period of employment, a Participant shall be considered an active Participant. A Participant shall cease to be a Participant as provided in Section III(C) and Section IV(C) of this Plan. A Participant in the Outside Plan shall be classified under one of the following terms:

1. '2019 Grandfathered Participant', which shall mean a Participant who is not a 2020 Nongrandfathered Participant.
2. '2020 Nongrandfathered Participant', which shall mean a Participant who
    a. with respect to the Outside Plan, on or after May 1, 2020 first becomes a Participant and begins accruing Future Service Credit (in an amount greater than zero); and
    b. was not a Participant in the Outside Plan prior to May 1, 2020."

2. Section IV(B) is revised by inserting the heading "For 2019 Grandfathered Participant" immediately above the table at the end of such Section and then by adding the following to the end of such Section:

For 2020 Nongrandfathered Participant:

Number of Hours of Service in Covered Employment During a Plan Year	Future Service Credit for Plan Year (Maximum of 1 Credit Per Plan Year)
Over 1,000	0
1 and over, up to 1,000	.001 yr. for each hour over 0"

3. Section V(A)(1)(i) is deleted and in its place is substituted the following:

"(i) is the sum of the Monthly Future Service Pension earned for Plan Years beginning on and after May 1, 2001 as set forth in the applicable table below:

For 2019 Grandfathered Participant: Number of Hours of Service in Covered Employment During a Plan Year	For 2019 Grandfathered Participant: Amount of Monthly Future Service Pension for the Plan Years Commencing May 1, 2001 and Thereafter
1,800 and over	$101.06 + .0497 for each hour over 1,800
at least 1,000 but less than 1,800	50.42 + .0633 for each hour over 1,000
at least 400 but less than 1,000	10.04 + .0673 for each hour over 400
less than 400	0.00

For 2020 Nongrandfathered Participant: Number of Hours of Service in Covered Employment During a Plan Year	For 2020 Nongrandfathered Participant: Amount of Monthly Future Service Pension for the Plan Years Commencing May 1, 2020 and Thereafter
0 and over	.055 for each hour over 0"

4. The following sentence is added to the beginning of Section V(D)(5):

"This Section V(D)(5) shall apply with respect to a 2019 Grandfathered Participant but shall not apply with respect to a 2020 Nongrandfathered Participant."

5. The following sentence is added to the beginning of Section V(D)(6):

"This Section V(D)(6) shall apply with respect to a 2019 Grandfathered Participant but shall not apply with respect to a 2020 Nongrandfathered Participant."

6. The second paragraph of Section V(E) is deleted and in its place is substituted the following:

"Any Participant shall be entitled to retirement hereunder on Disability Monthly Pension if he is disabled as defined herein, if he became disabled prior to any Interruption of Future Service Credit under Section II(K)(1), (2) or (4), and if he

1. is a 2019 Grandfathered Participant and has at least five (5) years of Credited Service or

2. is a 2020 Nongrandfathered Participant and has at least ten (10) years of Vesting Service,

provided that any such disability shall occur prior to the Participant's Normal Retirement Date. A Participant shall be disabled hereunder if he has applied for and has been determined by the Social Security Administration to be eligible to receive disability benefits under the federal Social Security Act. If the Social Security Administration does not determine a Disability Onset Date with respect to the Participant, the Participant will not be considered disabled hereunder. With respect to a 2019 Grandfathered Participant, the amount of his Disability Monthly Pension shall be equal to his Accrued Benefit as of his Retirement Date, which is unreduced for commencement prior to Normal Retirement Date (an 'Unreduced Disability Pension'). With respect to a 2020 Nongrandfathered Participant, the amount of his Disability Monthly Pension shall equal, to the extent applicable prior to cessation of Disability, Monthly Pension payments: (i) an Unreduced Disability Pension for payments up to ten years and (ii) a monthly amount, which is reduced for commencement prior to Normal Retirement Date, for any payments made thereafter."

7. The first sentence of Section V(F) is deleted and in its place is substituted the following:

"Any Active Participant who has earned five (5) years of Credited Service (with respect to a 2020 Nongrandfathered Participant, taking into account for this purpose up to a maximum of one year of Credited Service in any Plan Year) or five (5) years of Vesting Service shall have a vested right to one hundred percent (100%) of his Accrued Benefit hereunder."

8. The third paragraph of Section V(H)(1)(a) is deleted and in its place is substituted the following:

"Notwithstanding the preceding sentence, if the Participant's most recent Interruption of Future Service Credit and date of death both occur on or after January 1, 2000 and he is a 2019 Grandfathered Participant, the amount of such income to such Eligible Spouse shall be determined as if the Participant had elected the Joint and Survivor and one hundred percent (100%) survivor payment form, as provided in Section VI(C)(2)(c). For the avoidance of doubt, the amount of such income to the Eligible Spouse of a 2020 Nongrandfathered Participant shall be determined as if the Participant had elected the Joint and Survivor and fifty percent (50%) survivor payment form, as provided in Section VI(C)(2)(a)."

9. Section V(K)(3)(a) is deleted and in its place is substituted the following:

"A monthly annuity payable to a surviving Eligible Spouse, if any, shall be determined on the basis of the benefit determined in subsection (K)(1) or (K)(2), adjusted for the payment form in Section VI(C)(2)(a) and reduced by fifty percent (50%). Notwithstanding the preceding sentence, if a Participant's most recent Interruption of Future Service Credit and date of death both occur on or after January 1, 2000 and he is a 2019 Grandfathered Participant, the adjustment shall be based on the payment form in Section VI(C)(2)(c) with no further reduction."

10. The following sentence is added to the beginning of Section VI(E)(1):

"This Section VI(E)(1) shall apply with respect to a 2019 Grandfathered Participant but shall not apply with respect to a 2020 Nongrandfathered Participant."

11. The following sentence is added to the beginning of Section VI(E)(2):

"This Section VI(E)(2) shall apply with respect to a 2019 Grandfathered Participant but shall not apply with respect to a 2020 Nongrandfathered Participant."

IN WITNESS WHEREOF, this Fifth Amendment has been executed this 24th day of June, 2020.

Robert Calhoun	Albert Bond
Jim Sauer	Don Brussel
Tim Schoolfield	Scott Byrne
Craig McPartlin	Rocky Kloth
Kevin Deptula	Keith Taylor
Gregory Hesser	Dan Neiswander
Gerhard Glassl	Todd Hake

All of the Trustees

SIXTH AMENDMENT TO THE MAY 1, 2014 RESTATEMENT OF THE PENSION PLAN OF CARPENTERS' PENSION TRUST FUND OF ST. LOUIS

The Plan Document of the Carpenters' Pension Trust Fund of St. Louis, restated May 1, 2014, is amended as follows pursuant to Section X and Article 8 of Appendix A, effective January 1, 2020, except as otherwise provided:

1. In Section V(C), the second Paragraph 5 thereunder is deleted and in its place is substituted the following:

> "5. In the event that the Participant remains in service until a date that is after his Normal Retirement Date but before the April 1 following the calendar year in which he or she attains age seventy and one-half (70½) (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019) and does not commence his benefit under this Section immediately upon cessation of service, the amount payable to the Participant shall be of Actuarial Equivalent value to the Late Monthly Pension that would have been paid to him commencing at his Late Retirement Date if he had elected to commence his retirement benefit immediately upon cessation of service."

2. Section VI(F)(2) is deleted and in its place is substituted the following:

> "2. Effective May 1, 1997, a Participant who is not a 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one-half (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019) or retires, if later. A Participant who is a 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one-half (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019)."

3. Section VI(F)(3)(e)(i) is deleted and in its place is substituted the following:

> "(i) Payments of any portion of such interest to the Participant's surviving Spouse shall be made over the life or life expectancy of such surviving Spouse commencing no later than December 31 of the calendar year in which the Participant would have attained age seventy and one half (70½) (or age 72 with respect to a Participant who would have attained age 70½ after December 31, 2019) or, if later, December 31 of the calendar year containing the first anniversary of the Participant's death except to the extent an election is made to receive a distribution of the surviving Spouse's entire interest no later than December 31 of the calendar year containing the fifth anniversary of the Participant's death."

4. Effective May 1, 2021, Section IX(B), and Section 7.2 of Appendix A, are amended by adding to each the following new paragraph to read as follows:

"Powers of the Board of Trustees. The Board of Trustees shall have sole discretionary authority and responsibility with regard to the construction, application, interpretation and administration of any of the provisions of the Plan. The Board of Trustees shall be the sole judges of the standard of proof required in any case. The decisions of the Board of Trustees shall be final and binding on all parties including Participant, former Participant, Employers, unions, Spouses, and beneficiaries."

5. In Section 4.3 of Appendix A, the second Paragraph 5 thereunder is deleted and in its place is substituted the following:

"5. In the event that the Participant remains in service until a date that is after his Normal Retirement Date but before the April 1 following the calendar year in which he or she attains age seventy and one-half (70½) (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019) and does not commence his benefit under this Section immediately upon cessation of service, the amount payable to the Participant shall be of Actuarial Equivalent value to the Late Monthly Pension that would have been paid to him commencing at his Late Retirement Date if he had elected to commence his retirement benefit immediately upon cessation of service."

6. Section 5.6(2) of Appendix A is deleted and in its place is substituted the following:

"2. Effective May 1, 1997, a Participant who is not a 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one half (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019) or retires, if later. A Participant who is 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one-half (or age 72 with respect to a Participant who attains age 70½ after December 31, 2019)."

7. Section 5.6(3)(e)(i) of Appendix A is deleted and in its place is substituted the following:

"(i) Payments of any portion of such interest to the Participant's surviving Spouse shall be made over the life or life expectancy of such surviving Spouse commencing no later than December 31 of the calendar year in which the Participant would have attained age seventy and one half (70½) (or age 72 with respect to a Participant who would have attained age 70½ after December 31, 2019) or, if later, December 31 of the calendar year containing the first anniversary of the Participant's death except to the extent an election is made to receive a distribution of the surviving

Spouse's entire interest no later than December 31 of the calendar year containing the fifth anniversary of the Participant's death."

IN WITNESS WHEREOF, this Sixth Amendment has been executed this 29th day of June, 2021.

(Robert Calhoun, Chairman)

(Albert Bond, Secretary)

(Jim Sauer)

(Don Brussel)

(Tim Schoolfield)

(Scott Byrne)

(Craig McPartlin)

(Rocky Kloth)

(Kevin Deptula)

(Keith Taylor)

(Gregory Hesser)

(Dan Neiswander)

(Gerhard Glassl)

(Todd Hake)

All of the Trustees

SEVENTH AMENDMENT TO THE MAY 1, 2014, RESTATEMENT OF THE PENSION PLAN OF CARPENTERS' PENSION TRUST FUND OF ST. LOUIS

The Plan Document of the Carpenters Pension Trust Fund of St. Louis, restated May 1, 2014, is amended as follows pursuant Section X and Article 8 of Appendix A, effective January 1, 2021:

1. Section V.D. is deleted and in its place is substituted the following:

D. **Early Monthly Pension**

The provisions of this Section V(D)(1)-(6) were adopted in accordance with an Audit Closing Agreement entered into between the Fund and the Internal Revenue Service.

1. Except as otherwise provided in paragraphs 2 and 3 of this Section V(D), a Participant is entitled to commence receiving an Early Monthly Pension on the first day of any month before his Normal Retirement Date upon submitting a completed application, if all of the following requirements are met:

   The Participant has attained age 55; and

   The Participant has completed ten (10) years of Credited Service; and

   The Participant has separated from Covered Employment with no present intention to return to Covered Employment.

2. A Participant who has not commenced an Early Monthly Pension before July 1, 2013, but has an Accrued Benefit as of that date, and intends to continue to work or return to work in Covered Employment before age 62, may commence receiving an Early Monthly Pension on the first day of any month before his Normal Retirement Date upon submitting a completed application, if the Participant has attained age 55 and has completed ten (10) years of Credited Service. Such Participant may receive the Early Monthly Pension irrespective of working in Covered Employment before age 62, subject, however, to the following additional terms and conditions:

   a. The amount of the Participant's Early Monthly Pension shall be calculated under paragraphs 4, 5 and 6 of this Section V(D) by substituting the words "Accrued Benefit as of July 1, 2013" for the words "Accrued Benefit as of his Early Retirement Date" in paragraph 4.

   b. The difference between the amount of the Participant's Early Monthly Pension calculated in accordance with subparagraph a. above, and the amount calculated under paragraphs 4, 5 and 6 without substitution of any words in paragraph 4, shall be deferred. If the application of paragraphs 4, 5 and 6 required a reduction in Accrued Benefit of one-half of one percent per month for some number of months, then the deferred amount shall be increased each month after the Early Retirement Date by the amount of such monthly reduction attributable to the deferred amount. The monthly increase shall cease when the entire reduction has been restored, or if earlier, when the deferred amount becomes payable.

   c. The deferred amount (including any monthly increase under subparagraph b.) shall earn interest from the Participant's Early Retirement Date to the date the deferred amount becomes payable, at the rate described in the last sentence of

Section IX(I)(2)(a), using the applicable first segment rate pursuant to Internal Revenue Code Section 417(e)(3)(C). Accumulated interest shall be paid with the first payment of the deferred amount.

d. The deferred amount (including any monthly increase under subparagraph b.) shall be payable monthly beginning on the earlier of the Participant's Normal Retirement Date, or the first day of the month following or coinciding with the date the Participant separates from Covered Employment with no present intention to return to Covered Employment.

e. If a Participant commences an Early Monthly Pension after July 1, 2013, any portion of which is deferred pursuant to this paragraph 2, the annuity starting date for the non-deferred portion shall also be deemed to be the annuity starting date for the deferred portion, and the form of payment elected by the Participant or otherwise applicable under Section VI for the non-deferred portion shall also be the form of payment for the deferred portion.

3. A Participant who is receiving an Early Monthly Pension as of July 1, 2013, shall not be disqualified from continuing to receive such Early Monthly Pension by reason of working in Covered Employment before age 62.

4. Except as provided in paragraphs 2,5 and 6 of this Section V(D), the amount of a Participant's Early Monthly Pension shall be equal to his Accrued Benefit as of his Early Retirement Date, reduced by one-half of one percent (½ of 1%) for each month that the Early Retirement Date precedes the Participant's Normal Retirement Date.

5. Special 60/30 Early Retirement Benefit

If a Participant has attained age 55 and has completed at least thirty (30) years of Credited Service, and if the Participant's most recent Interruption of Future Service Credit occurs after the Participant has attained age 55, then the reduction of one-half of one percent (½ of 1%) per month described in paragraph 4. above shall be applied only for each month that the Early Retirement Date precedes age sixty (60).

A Participant with less than thirty (30) years of Credited Service in the Outside Plan shall nevertheless be considered to have completed at least thirty (30) years of Credited Service for purposes of this paragraph 5, if all of the following four conditions are met as of the Participant's Early Retirement Date:

a. The Participant has both Credited Service under the Outside Plan and "Credited Service" under the Prior Shops and Mills Plan (or the Shops Plan);

b. The Participant has either an Interruption of Future Service Credit in the Outside Plan or a Break in Service in the Prior Shops and Mills Plan or Shops Plan after reaching age fifty-five (55);

c. The sum of the Participant's Outside Plan Credited Service and Prior Shops and Mills Plan and Shops Plan "Credited Service" is at least thirty (30) years; and

d. The Participant's Outside Plan Credited Service equals or exceeds the sum of his Prior Shops and Mills Plan and Shops Plan "Credited Service."

For purposes of the foregoing conditions, if a Participant incurred a Break in Service in the Prior Shops and Mills Plan before May 1, 1995, years of "Credited Service" in the Prior Shops and Mills Plan before such Break in Service shall not be counted.

6. Special Rule of 90 Early Retirement Benefit

If a Participant has attained age 55 and if the sum of the Participant's age and years of Credited Service totals at least ninety (90), and if the Participant's most recent Interruption of Future Service Credit occurs after the Participant has attained age 55, then there shall be no reduction in Accrued Benefit pursuant to paragraph 4. above.

For purposes of this paragraph 6., years of Credited Service shall include "Credited Service" earned in the Shops Plan, and in the Prior Shops and Mills Plan both before and after May 1, 1995, irrespective of any Break in Service before that date.

7. Early Monthly Pensions after January 1, 2021

The provisions of this paragraph 7. of Section V(D) are intended to implement and comply with the provisions of Section 401(a)(36) of the Code, as amended by Public Law No. 116-260, for distributions made prior to, on, or after December 27, 2020, and shall be interpreted and administered in conformity therewith by the Board of Trustees. The Board of Trustees reserves the right to take such further actions as it determines are necessary to conform this paragraph 7. of Section V(D) with the requirements of Section 401(a)(36), as amended by Public Law No. 116-260.

a. Effective January 1, 2021, a Participant who was a Participant on or before April 30, 2013, who did not cease to be a Participant due to subsequent forfeiture of future service credit, and who has not commenced an Early Monthly Pension under this Section V(D) is entitled to commence receiving an Early Monthly Pension on the first day of any month before his Normal Retirement Date upon submitting a completed application, if all of the following requirements are met:

The Participant has attained age 55; and

The Participant has completed ten (10) years of Credited Service.

Except as provided in paragraphs 5. and 6. of this Section V(D), the amount of a Participant's Early Monthly Pension shall be equal to the full amount of his Accrued Benefit as of his Early Retirement Date, reduced by one-half of one percent (½ of 1%) for each month that the Early Retirement Date precedes the Participant's Normal Retirement Date.

b. A Participant who became a Participant on or after May 1, 2013, is entitled to receive an Early Monthly Pension in accordance with paragraph 1. of this Section V(D).

c. Notwithstanding any provision of paragraph 2. of this Section V(D) to the contrary, effective January 1, 2021, a Participant who was a Participant on or before April 30, 2013, and who either commenced an Early Monthly Pension after July 1, 2013, or who submitted a completed application on or prior to December 31, 2020, pursuant to paragraph 2. of this Section V(D) shall receive an Early Monthly Pension in an amount calculated pursuant to paragraph 7.a. of this Section V(D). Such Participant shall be paid a single lump sum of the entire deferred amount and accumulated interest described in paragraph 2., or any remaining portion thereof, as soon as administratively possible following January 1, 2021. Following payment of the deferred amount or portion thereof to the Participant pursuant to the preceding sentence, no additional deferred amounts or interest shall be payable to the Participant under paragraph 2. of this Section V(D).

d. A Participant described in paragraph 3. of this Section V(D) shall continue to receive his or her Early Monthly Pension in accordance therewith.

e. Paragraph 4., 5. and 6. of this Section V(D) shall continue to apply according to their terms.

2. Section VI.I. is amended by adding the following paragraph to the end thereof:

Effective January 1, 2021, the provisions of this Section VI(I) shall no longer be in effect with respect to a Participant receiving an Early Monthly Pension under paragraphs 7.a. or 7.d. of Section V(D), and payment of such Participant's Early Monthly Pension shall be made in accordance with the applicable provisions of Section V(D).

3. Section 4.4 of Appendix A is deleted and, in its place, substituted the following:

4.4 **Early Monthly Pension**

The provisions of this Section 4.4(1)-(6) were adopted in accordance with an Audit Closing Agreement entered into between the Fund and the Internal Revenue Service.

1. Except as otherwise provided in paragraphs 2 and 3 of this Section 4.4, a Participant is entitled to commence receiving an Early Monthly Pension on the first day of any month before his Normal Retirement Date upon submitting a completed application, if all of the following requirements are met:

The Participant has attained age 55; and

The Participant has completed ten (10) years of Vesting Service; and

The Participant has separated from Covered Employment with no present intention to return to Covered Employment.

2. A Participant who has not commenced an Early Monthly Pension before July 1, 2013, but has an Accrued Benefit as of that date, and intends to continue to work or return to work in Covered Employment before age 62, may commence receiving an Early Monthly Pension on the first day of any month before his Normal Retirement Date upon submitting a completed application, if the Participant has attained age 55 and has completed ten (10) years of Vesting Service. Such Participant may receive the Early Monthly Pension irrespective of working in Covered Employment before age 62; subject, however, to the following additional terms and conditions:

a. The amount of the Participant's Early Monthly Pension shall be calculated under paragraphs 4, 5 and 6 of this Section 4.4 by substituting the words "Accrued Benefit as of July 1, 2013" for the words "Accrued Benefit as of his Early Retirement Date" in paragraph 4.

b. The difference between the amount of the Participant's Early Monthly Pension calculated in accordance with subparagraph a. above, and the amount calculated under paragraphs 4, 5 and 6 without substitution of any words in paragraph 4, shall be deferred. If the application of paragraphs 4, 5 and 6 required a reduction in Accrued Benefit of one-half of one percent per month for some number of months, then the deferred amount shall be increased each month after the Early Retirement Date by the amount of such monthly reduction attributable to the deferred amount. The monthly increase shall cease when the entire reduction has been restored, or if earlier, when the deferred amount becomes payable.

c. The deferred amount (including any monthly increase under subparagraph b.) shall earn interest from the Participant's Early Retirement Date to the date the deferred amount becomes payable, at the rate described in the last sentence of Section 9.10.1, using the applicable first segment rate pursuant to Internal Revenue Code Section 417(e)(3)(C). Accumulated interest shall be paid with the first payment of the deferred amount.

d. The deferred amount (including any monthly increase under subparagraph b.) shall be payable monthly beginning on the earlier of the Participant's Normal Retirement Date, or the first day of the month following or coinciding with the date the Participant separates from Covered Employment with no present intention to return to Covered Employment.

e. If a Participant commences an Early Monthly Pension after July 1, 2013, any portion of which is deferred pursuant to this paragraph 2, the annuity starting date for the non-deferred portion shall also be deemed to be the annuity starting date for the deferred portion, and the form of payment elected by the Participant or otherwise applicable under Article 5 for the non-deferred portion shall also be the form of payment for the deferred portion.

3. A Participant who is receiving an Early Monthly Pension as of July 1, 2013, shall not be disqualified from continuing to receive such Early Monthly Pension by reason of working in Covered Employment before age 62.

4. Except as provided in paragraphs 2, 5 and 6 of this Section 4.4, the amount of a Participant's Early Monthly Pension shall be equal to his Accrued Benefit as of his Early Retirement Date, reduced by one-half of one percent (½ of 1%) for each month that the Early Retirement Date precedes the Participant's Normal Retirement Date.

5. Special 30 Year of Service Early Retirement Benefit

If a Participant has attained age 55 and has completed at least thirty (30) years of Credited Service (including at least 10 years of Vesting Service), and if the Participant's most recent Interruption of Future Service Credit occurs after the Participant has attained age 55, then the reduction of Accrued Benefit described in paragraph 4. above shall be at the rate of one-fourth of one percent (1/4 of 1%) per month applied only for each month that the Early Retirement Date precedes the Participant's Normal Retirement Date.

A Participant with less than thirty (30) years of Credited Service under Appendix A shall nevertheless be considered to have completed at least thirty (30) years of Credited Service for purposes of this paragraph 5., if all of the following four conditions are met as of the Participant's Early Retirement Date:

a. The Participant has both Credited Service under Appendix A and "Credited Service" under the Outside Plan;

b. The Participant has either a Break in Service under Appendix A or an Interruption of Future Service Credit in the Outside Plan after reaching age fifty-five (55);

c. The sum of the Participant's Appendix A Credited Service and Outside Plan "Credited Service" is at least thirty (30) years; and

d. The Participant's Appendix A Credited Service equals or exceeds his Outside Plan "Credited Service."

For purposes of the foregoing conditions, if a Participant incurred an Interruption of Future Service Credit in the Outside Plan before May 1, 1995, years of "Credited Service" in the Outside Plan before such Break in Service shall not be counted.

6. Special Rule of 90 Early Retirement Benefit

If a Participant has attained age 55 and if the sum of the Participant's age and years of Credited Service totals at least ninety (90), and if the Participant's most recent Break in Service occurs after the Participant has attained age 55, then there shall be no reduction in Accrued Benefit pursuant to paragraph 4. above.

For purposes of this paragraph 6., years of Credited Service shall include "Credited Service" earned in the Outside Plan both before and after May 1, 1995, irrespective of any Interruption of Future Service Credit before that date.

7. Early Monthly Pensions after January 1, 2021

The provisions of this paragraph 7. of Section 4.4 are intended to implement and comply with the provisions of Section 401(a)(36) of the Code, as amended by Public Law No. 116-260, for distributions made prior to, on, or after December 27, 2020, and shall be interpreted and administered in conformity therewith by the Board of Trustees. The Board of Trustees reserves the right to take such further actions as it determines are necessary to conform this paragraph 7. of Section 4.4 with the requirements of Section 401(a)(36), as amended by Public Law No. 116-260.

a. Effective January 1, 2021, a Participant who was a Participant on or before April 30, 2013, who did not cease to be a Participant due to subsequent forfeiture of future service credit, and who has not commenced an Early Monthly Pension under this Section 4.4 is entitled to commence receiving an Early Monthly Pension on the first day of any month before his Normal Retirement Date upon submitting a completed application, if all of the following requirements are met:

The Participant has attained age 55; and

The Participant has completed ten (10) years of Credited Service.

Except as provided in paragraphs 5. and 6. of this Section 4.4, the amount of a Participant's Early Monthly Pension shall be equal to the full amount of his Accrued Benefit as of his Early Retirement Date, reduced by one-half of one percent (½ of 1%) for each month that the Early Retirement Date precedes the Participant's Normal Retirement Date.

b. A Participant who became a Participant on or after May 1, 2013, is entitled to receive an Early Monthly Pension in accordance with paragraph 1. of this Section 4.4.

c. Notwithstanding any provision of paragraph 2. of this Section 4.4 to the contrary, effective January 1, 2021, a Participant who was a Participant on or before April 30, 2013, and who either commenced an Early Monthly Pension after July 1, 2013, or who submitted a completed application on or prior to December 31, 2020, pursuant to paragraph 2. of this Section 4.4 shall receive an Early Monthly Pension in an amount calculated pursuant to paragraph 7.a. of this Section 4.4. Such Participant shall be paid a single lump sum of the entire deferred amount and accumulated interest described in paragraph 2., or any remaining portion thereof, as soon as administratively possible following January 1, 2021. Following payment of the deferred amount or portion thereof to the Participant pursuant to the preceding sentence, no additional deferred amounts or interest shall be payable to the Participant under paragraph 2. of this Section 4.4.

d. A Participant described in paragraph 3. of this Section 4.4 shall continue to receive his or her Early Monthly Pension in accordance therewith.

e. Paragraph 4., 5. and 6. of this Section 4.4 shall continue to apply according to their terms.

4. Section 5.8 is amended by adding the following paragraph to the end thereof:

Effective January 1, 2021, the provisions of this Section 5.8 shall no longer be in effect with respect to a Participant receiving an Early Monthly Pension under paragraphs 7.a. or 7.d. of Section 4.4, and payment of such Participant's Early Monthly Pension shall be made in accordance with the applicable provisions of Section 4.4.

[signature page follows]

IN WITNESS WHEREOF, this Seventh Amendment has been executed this ___________ day of ___________________________, 2022.

Scott Byrne	Robert Calhoun
Douglas J. McCarron	Craig McPartlin
Frank Spencer	Gerhard Glassl
Mark McGriff	Kevin Deptula
Gary Perinar	Jim Sauer
Rocky Kloth	Tim Schoolfield
Dan Neiswander	Greg Hesser

EIGHTH AMENDMENT TO THE MAY 1, 2014, RESTATEMENT OF THE PENSION PLAN OF CARPENTERS' PENSION TRUST FUND OF ST. LOUIS

The Plan Document of the Carpenters Pension Trust Fund of St. Louis, restated May 1, 2014, is amended as follows pursuant Section X and Article 8 of Appendix A, effective May 1, 2022:

1. The following Section V(K)(3) is inserted and the following sections renumbered accordingly:

   3. Service After April 30, 2022

   Notwithstanding Section V(K)(1), effective May 1, 2022, the additional benefit provided under Section V(K)(1) for a Plan Year and earned by reason of Credited Service on or after May 1, 2022, shall not be less than one hundred percent (100%) of the amount determined pursuant to the applicable table from Section V(A) as in effect on the last day of the Plan Year payable in the form of a Five Year Certain and Life Annuity commencing at Normal Retirement Date. No additional benefit shall be provided pursuant to this paragraph as a result of Credited Service earned prior to May 1, 2022.

2. The following paragraph is added at the end of section 4.11(1) of Appendix A:

   Notwithstanding the preceding paragraphs of this subsection 4.11(1), effective May 1, 2022, the additional benefit provided under this subsection 4.11(1) for a Plan Year and earned by reason of Vesting Service on or after May 1, 2022, shall not be less than one hundred percent (100%) of the amount determined pursuant to the applicable table from Section 4.1 as in effect on the last day of the Plan Year. No additional benefit shall be provided pursuant to this paragraph as a result of Vesting Service earned prior to May 1, 2022.

3. Section IX(B)(5) is deleted and replaced with the following:

   Have discretion to delegate the duties of day-to-day administration to the Benefit Plans Administrator and other designees.

4. Section IX(B)(8)(f) is deleted and replaced with the following:

   f. Delegate to the Benefit Plans Administrator the duty to establish, prepare, and maintain all records needed for completion of reports to Participants and to federal government agencies for audit;

5. Section IX(D) is deleted and the following sections renumbered accordingly.

6. Renumbered Section IX(D) (formerly IX(E)) is deleted and replaced with the following:

   Benefit Plans Administrator

   The Benefit Plans Administrator shall be appointed by the Trustees. This person shall:

   1. Furnish the proper forms for submission of required proofs and other information for purposes of filing a claim for benefits to Participants and answer questions regarding benefits.

   2. Calculate the amount of a Participant's benefits upon his application, with procedures subject to certification by the Actuary.

   3. Provide statements of accrued benefits at the request of Participants, subject to certification by the Actuary, pursuant to ERISA.

4. Maintain employment data and records sufficient to determine eligibility and to compute benefits under the Plan for Participants.

5. Perform such other duties and responsibilities under the Plan as are delegated to him by the Trustees.

6. Section 7.2(5) of Appendix A is deleted and replaced with the following:

   Have discretion to delegate the duties of day-to-day administration to the Benefit Plans Administrator and other designees.

7. Section 7.2(8)(f) of Appendix A is deleted and replaced with the following:

   f. Delegate to the Benefit Plans Administrator the duty to establish, prepare, and maintain all records needed for completion of reports to Participants and to federal government agencies for audit;

8. Section 7.4 of Appendix A is deleted and the following sections renumbered accordingly.

9. Renumbered Section 7.4 (formerly Section 7.5) of Appendix A is deleted and replaced with the following:

   7.4 Benefit Plans Administrator

   The Benefit Plans Administrator shall be appointed by the Trustees. This person shall:

   1. Furnish the proper forms for submission of required proofs and other information for purposes of filing a claim for benefits to Participants and answer questions regarding benefits.

   2. Calculate the amount of a Participant's benefits upon his application, with procedures subject to certification by the Actuary.

   3. Provide statements of accrued benefits at the request of Participants, subject to certification by the Actuary, pursuant to ERISA.

   4. Maintain employment data and records sufficient to determine eligibility and to compute benefits under the Plan for Participants.

   5. Perform such other duties and responsibilities under the Plan as are delegated to him by the Trustees.

[signature page follows]

IN WITNESS WHEREOF, this Eighth Amendment has been executed this 6th day of July, 2023.

Gary Perinar	Craig McPartlin
Scott Byrne	Kevin Deptula
Dan Barger	Gerhard Glassl
Mark Dalton	Rick Kayser
Paul Higgins	Scott Plocher
Rocky Kloth	Jim Sauer
~~Dan Neiswander~~	Tim Schoolfield

{00523441;PENSION;DLW }

NINTH AMENDMENT TO THE MAY 1, 2014, RESTATEMENT OF THE PENSION PLAN OF CARPENTERS' PENSION TRUST FUND OF ST. LOUIS

The Plan Document of the Carpenters' Pension Trust Fund of St. Louis, restated May 1, 2014, is amended pursuant to Section X and Article 8 of Appendix A, as follows:

1. Effective July 1, 2025, Section II(J) is amended by adding the following subsection 9 as follows:

   9. Effective July 1, 2025, Hours of Service in Covered Employment shall include four hours each day (limited to 28 hours per week for no more than 26 weeks) during which the Participant is unable to work in Covered Employment due to a physician certified pregnancy or pregnancy-related condition for which the Participant received compensation under a maternity leave benefit provided by the Mid-America Carpenters' Regional Council Health Fund, subject to the following conditions: (i) the Participant must not have incurred a Break in Service in the previous Plan Year and (ii) the Fund Office must receive the required application forms completed in full by the Participant and the Participant's attending physician before the period for which such Hours of Service in Covered Employment shall be recognized.

2. Effective July 1, 2025, Section 1.10 of Appendix A is amended by adding the following paragraph at the end:

   Effective July 1, 2025, Hours of Service in Covered Employment shall include four hours each day (limited to 28 hours per week for no more than 26 weeks) during which the Participant is unable to work in Covered Employment due to a physician certified pregnancy or pregnancy-related condition for which the Participant received compensation under a maternity leave benefit provided by the Mid-America Carpenters' Regional Council Health Fund, subject to the following conditions: (i) the Participant must not have incurred a Break in Service in the previous Plan Year and (ii) the Fund Office must receive the required application forms completed in full by the Participant and the Participant's attending physician before the period for which such Hours of Service in Covered Employment shall be recognized.

3. Effective May 1, 2020 Section II(O)(2) is amended by adding thereto new subsection c. to read as follows:

   c. was not a Participant in the Appendix A Plan prior to May 1, 2020

4. Effective June 12, 2025, each of Section II.F-1, and Section 1.3A of the Appendix, is amended to read in its entirety as follows:

   "Designated Beneficiary" shall mean the living beneficiary most recently designated by the Participant for benefits under this Plan, provided such designation has been filed on a form that is acceptable to the Trustees. A beneficiary designation on file shall become void upon the subsequent marriage of the Participant.

If a married Participant dies less than one year after the date of his marriage, his surviving Spouse shall be his Designated Beneficiary unless the Participant designated a different beneficiary on a form which includes written consent of the spouse filed after the marriage. If a married Participant dies more than one year after the date of his marriage, his surviving Eligible Spouse shall be his Designated Beneficiary unless the Fund receives a Qualified Domestic Relations Order (QRDO) that designates otherwise (see next paragraph). If a Participant dies without a written designation of beneficiary in effect for this Plan or if the designated beneficiary does not survive the Participant, then the Designated Beneficiary shall be the Participant's surviving Spouse, or if none, the Participants' living biological or legally adopted children equally, or if there are none, the Participant's living parents equally, or if there are none, the Participant's biological siblings, or if there are none, the Participant's estate. If a Designated Beneficiary dies after commencing receipt of benefits, the remaining benefits shall be paid to such person or persons or organization as the Designated Beneficiary shall have designated in writing filed with the Trustees or in the absence of such designation, to the Designated Beneficiary's estate.

Except as provided in a Qualified Domestic Relations Order (QDRO), if the beneficiary most recently designated by a Participant before the Participant's death is the Participant's former spouse, whose marriage to the Participant ended by divorce or annulment after the designation was signed, such former spouse shall not be the Designated Beneficiary and the Participant's Designated Beneficiary shall be determined as if the former spouse had predeceased the Participant.

Notwithstanding the preceding, if a Participant designated a beneficiary using the designation form under the Health and Welfare Plan of the Carpenters' Health and Welfare Trust Fund of St. Louis prior to June 12, 2025, then that designation will remain in effect.

5. In Section V (C), the second Paragraph 5 thereunder is deleted and in its place is substituted the following:

   5. In the event that the Participant remain in service until a date that is after his Normal Retirement Date but before the April 1 following the calendar year in which he or she attains age seventy and one-half (70 ½) (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) and does not commence his benefit under this Section immediately upon cessation of service, the amount payable to the Participant shall be of Actuarial Equivalent value to the Late Monthly Pension that would have been paid to him commencing at his Late Retirement Date if he had elected to commence his retirement benefit immediately upon cessation of service.

6. Section VI(F)(2) is deleted and in its place is substituted the following:

   2. Effective May 1, 1997, a Participant who is not a 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one-half (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) or retires, if later. A Participant who is a 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one-half (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032).

7. Section VI(F)(3)(e)(i) is deleted and in its place is substituted the following:

   (i) Payments of any portion of such interest to the Participant's surviving Spouse shall be made over the life or life expectancy of such surviving Spouse commencing no later than December 31 of the calendar year in which the Participant would have attained age seventy and one-half (70 ½) (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) or, if later, December 31 of the calendar year containing the first anniversary of the Participant's death except to the extent an election is made to receive a distribution of the surviving Spouse's entire interest no later than December 31 of the calendar year containing the fifth anniversary of the Participant's death.

8. Section 4.3 of Appendix A, the second Paragraph 5 thereunder is deleted and in its place is substituted the following:

   5. In the event that the Participant remains in service until a date that is after his Normal Retirement Date but before the April 1 following the calendar year in which he or she attains age seventy and one-half (70 ½) (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) and does not commence his benefit under this Section immediately upon cessation of service, the amount payable to the Participant shall be of Actuarial Equivalent value to the Late Monthly Pension that would have been paid to him commencing at his Late Retirement Date if he had elected to commence his retirement benefit immediately upon cessation of service."

9. Section 5.6(2) of Appendix A is deleted and in its place is substituted the following:

2. Effective May 1, 1997, a Participant who is not a 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one-half (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) or retires, if later. A Participant who is a 5% owner shall commence receipt of benefits not later than April 1 of the calendar year following the calendar year in which the Participant reaches age seventy and one-half (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032).

10. Section 5.6(3)(e)(i) of Appendix A is deleted and in its place is substitutes the following:

(i) Payments of any portion of such interest to the Participant's surviving Spouse shall be made over the life or life expectancy of such surviving Spouse commencing no later than December 31 of the calendar year in which the Participant would have attained age seventy and one-half (70 ½) (or (i) age 72 for a Participant who attains age 70 ½ after December 31, 2019, (ii) age 73 for a Participant who attains age 72 after December 31, 2022, or (iii) age 75 for a Participant who attains age 74 after December 31, 2032) or, if later, December 31 of the calendar year containing the first anniversary of the Participant's death except to the extent an election is made to receive a distribution of the surviving Spouse's entire interest no later than December 31 of the calendar year containing the fifth anniversary of the Participant's death.

11. Effective May 1, 2020, the second paragraph of Section V(E) is deleted and in its place is substituted the following:

Any Participant shall be entitled to retirement hereunder on Disability Monthly Pension if he is disabled as defined herein, if he became disabled prior to any Interruption of Future Service Credit under Section II(K)(1), (2) or (4), and if he

1. is a 2019 Grandfathered Participant and has at least five (5) years of Credited Service or

2. is a 2020 Nongrandfathered Participant and has at least ten (10) years of Vesting Service or at least ten (10) years of Credited Service,

provided that any such disability shall occur prior to the Participant's Normal Retirement Date. A Participant shall be disabled hereunder if he has applied for and has been determined by the Social Security Administration to be eligible to receive disability benefits under the federal Social Security Act. If the Social Security Administration does not determine a Disability Onset Date with respect to the Participant, the Participant will not be considered disabled hereunder. With respect to a 2019 Grandfathered Participant, the amount of his Disability Monthly Pension shall be equal to his Accrued

Benefit as of his Retirement Date, which is unreduced for commencement prior to Normal Retirement Date (an "Unreduced Disability Pension"). With respect to a 2020 Nongrandfathered Participant, the amount of his Disability Monthly Pension shall equal, to the extent applicable prior to cessation of Disability, Monthly Pension payments: (i) an Unreduced Disability Pension for payments up to ten years and (ii) an early monthly pension amount, which is reduced for commencement prior to Normal Retirement Date, for any payments made thereafter.

IN WITNESS WHEREOF, this Ninth Amendment has been executed this 18th day of September, 2025.

Gary Perinar	Craig McPartlin
Dan Barger	Kevin Deptula
Mark Dalton	Mark Gau
Kevin Haynes	Gerhard Glassl
Rocky Kloth	Scott Plocher
Stephen C. Pinkley	Jim Sauer
Rodney Politte	Greg Trueman

TENTH AMENDMENT TO THE MAY 1, 2014, RESTATEMENT OF THE PENSION PLAN OF CARPENTERS' PENSION TRUST FUND OF ST. LOUIS

The Plan Document of the Carpenters' Pension Trust Fund of St. Louis, restated May 1, 2014, is amended pursuant to Section X and Article 8 of Appendix A, as follows:

1. Effective April 1, 2021, Section V(E) is amended by adding the following after the second paragraph of Section V(E):

> Notwithstanding any other provision of the Plan to the contrary, a 2019 Grandfathered Participant who has at least five (5) years of Credited Service or a 2020 Nongrandfathered Participant who has at least ten (10) years of Vesting Service or ten (10) years of Credited Service who is temporarily employed by or working under a special contract with the Mid-America Carpenters Regional Council or affiliated labor organizations who has an Interruption of Future Service Credit under Section II(K)(1), (2), or (4) before becoming disabled as defined hereunder, but would not have had an Interruption of Future Service Credit before becoming disabled if his employment under such special contract were considered to be Covered Employment shall not be disqualified from receiving a Disability Monthly Pension, provided:
>
> 1) The Participant was working in Covered Employment immediately prior to such employment under a special contract;
>
> 2) The Participant remains in good standing with the Mid-America Carpenters Regional Council or its affiliated labor organizations during such period;
>
> 3) The Trustees determine that such employment is temporary or special in nature and consistent with the intent of this provision; and
>
> 4) The Participant meets all other conditions for receiving a Disability Monthly Pension.
>
> The Board of Trustees shall have full authority to determine whether the conditions of this Section have been met and to require such documentation as it deems necessary to verify eligibility for this exception.

2. Effective April 1, 2021, Section 4.5 of Appendix A is amended by adding the following after the second paragraph of Section 4.5 of Appendix A:

> Notwithstanding any other provision of the Plan to the contrary, a Participant who has five (5) years of Vesting Service, who is temporarily employed or working under a special contract with the Mid-America Carpenters Regional Council or its affiliated labor organizations who has a Break in Service under Section 3.3 before becoming disabled as defined hereunder, but would not have had a Break in Service before becoming disabled if his employment under such special contract were considered to be Covered Employment shall not be disqualified from receiving a Disability Monthly Pension, provided:

1) The Participant was an active Participant working in Covered Employment immediately prior to such employment under a special contract;
2) The Participant remains in good standing with the Mid-America Carpenters Regional Council or its affiliated labor organizations during such period;
3) The Trustees determine that such employment is temporary or special in nature and consistent with the intent of this provision; and
4) The Participant meets all other conditions for receiving a Disability Monthly Pension.

The Board of Trustees shall have full authority to determine whether the conditions of this Section have been met and to require such documentation as it deems necessary to verify eligibility for this exception.

IN WITNESS WHEREOF, this Tenth Amendment has been executed this ___11th_____ day of ____December_________________, 2025.

Gary Perinar	Craig McPartlin
Rocky Kloth	Kevin Deptula
Steve Pinkley	Gerhard Glassl
Dan Barger	Greg Trueman
Mark Dalton	Scott Plocher
Rodney Politte	Jim Sauer
Kevin Raynes	Mark Gau

ELEVENTH AMENDMENT TO THE MAY 1, 2014, RESTATEMENT OF THE PENSION PLAN OF CARPENTERS' PENSION TRUST FUND OF ST. LOUIS

The Plan Document of the Carpenters Pension Trust Fund of St. Louis, restated May 1, 2014, is amended as follows pursuant Section X and Article 8 of Appendix A, effective May 1, 2026:

1. Section II is amended to add the following definition:

   "**Prohibited Employment**" shall mean a Participant's employment in:

   (a) The industry in which the Participant is employed and accrued benefits under the Plan as a result of such employment at the time monthly benefit payments to the Participant commenced or would have commenced if the Participant had not remained in or returned to employment;
   (b) The trade or craft in which the Participant was employed as a Participant at any time under the Plan (including supervisory or managerial positions related to that trade or craft); and
   (c) The geographic area covered by the Plan at the time the payment of benefits commenced or would have commenced if the Participant had not remained in or returned to employment.

   The terms "industry," "trade" or "craft" and "geographic area covered by the Plan" have the same meanings described in Section 2530.203-3(c)(2) of the Department of Labor regulations.

2. Section VI(I). Suspension of Benefits is deleted and replaced by the following new Section VI(I) Suspension of Benefits:

A Participant who entered the Plan after April 30, 2013 and retires with an Early Monthly Pension Under Section V(D)(1), and thereafter before attaining the age of 62, works forty (40) or more hours in Covered Employment which is Disqualifing Employment in any calendar month, the portion of the employee's pension for that month that is attributable to Credited Service after July 1, 2013 shall be permanently withheld.

If the Plan has paid the benefit subject to suspension under this Section VI(I) for any month or months, the Plan is entitled to offset such payment by withholding from future payments the portion of the employee's pension attributable to Credited Service after July 1, 2013.

Payment of the suspended amount shall be resumed at the employee's Normal Retirement Date or, if earlier, beginning with the first calendar month in which the employee does not work forty (40) or more hours in Prohibited Employment. An employee whose benefit is subject to suspension under this section VI(I) shall notify the Plan if he ceases to work forty (40) or more hours in Prohibited Employment in a calendar month, and shall provide such verification as the Plan may reasonably request. The Plan shall not be required to resume payment of suspended benefits for any month earlier than the month preceding the month in which such notice and, if requested, such verification is received by the Plan.

Effective January 1, 2021, the provision of this Section VI(I) shall no longer be in effect with respect to a Participant receiving an Early Monthly Pension under paragraphs 7.a or 7.d of

Section V(D), and payment of such Participant's Early Monthly Pension shall be made in accordance with the applicable provisions of Section V(D).

3. Section VI is amended to add a new subsection J. and renumber all other subsections as follows:

   J. The Trustees may, by written resolution or plan amendment, waive Suspension of Benefits subject to such limitations as the Trustees in their sole discretion may determine.

4. Article I of Appendix A is amended to add the following definition:

   "**Prohibited Employment**" shall mean a Participant's employment in:

   (a) The industry in which the Participant is employed and accrued benefits under the Plan as a result of such employment at the time monthly benefit payments to the Participant commenced or would have commenced if the Participant had not remained in or returned to employment;
   (b) The trade or craft in which the Participant was employed as a Participant at any time under the Plan (including supervisory or managerial positions related to that trade or craft); and
   (c) The geographic area covered by the Plan at the time the payment of benefits commenced or would have commenced if the Participant had not remained in or returned to employment.

   The terms "industry," "trade" or "craft" and "geographic area covered by the Plan" have the same meanings described in Section 2530.203-3(c)(2) of the Department of Labor regulations.

5. Section 5.8. Suspension of Benefits is deleted and replaced by the following new Section 5.8 Suspension of Benefits:

A Participant who entered the Plan after April 30, 2013 and retires with an Early Monthly Pension Under Section 4.4.1, and thereafter before attaining the age of 62, works forty (40) or more hours in Covered Employment which is Disqualifing Employment in any calendar month, the portion of the employee's pension for that month that is attributable to Credited Service after July 1, 2013 shall be permanently withheld.

If the Plan has paid the benefit subject to suspension under this Section 5.8 for any month or months, the Plan is entitled to offset such payment by withholding from future payments the portion of the employee's pension attributable to Credited Service after July 1, 2013.

Payment of the suspended amount shall be resumed at the employee's Normal Retirement Date or, if earlier, beginning with the first calendar month in which the employee does not work forty (40) or more hours in Prohibited Employment. An employee whose benefit is subject to suspension under this section 5.8 shall notify the Plan if he ceases to work forty (40) or more hours in Prohibited Employment in a calendar month, and shall provide such verification as the Plan may reasonably request. The Plan shall not be required to resume payment of suspended benefits for any month earlier than the month preceding the month in which such notice and, if requested, such verification is received by the Plan.

Effective January 1, 2021, the provision of this Section 5.8 shall no longer be in effect with respect to a Participant receiving an Early Monthly Pension under paragraphs 7.a or 7.d of Section 4.4, and payment of such Participant's Early Monthly Pension shall be made in accordance with the applicable provisions of Section 4.4.

6. Article V of Appendix A is amended to add a new subsection 5.9. and renumber all other subsections as follows:

    5.9. The Trustees may, by written resolution or plan amendment, waive Suspension of Benefits subject to such limitations as the Trustees in their sole discretion may determine.

[signature page follows]

IN WITNESS WHEREOF, this Eleventh Amendment has been executed this 11th day of June, 2026.

Gary Perinar	Craig McPartlin
Rocky Kloth	Kevin Deptula
Steve Pinkley	Gerhard Glassl
Dan Barger	Greg Trueman
Mark Dalton	Scott Plocher
Rodney Politte	Jim Sauer
Kevin Haynes	Mark Gau