

#3 AMENDMENT TO THE
ACRA-LOCAL 725 DEFINED CONTRIBUTION RETIREMENT PLAN
RESTATED EFFECTIVE JANUARY 1, 2015

RECITALS:

- A. The Trustees previously adopted the Restated Plan of the ACRA-Local 725 Defined Contribution Retirement Trust (the "Plan"), for the purpose of providing retirement income for its eligible participants and their beneficiaries.
- B. Under the Plan, the Trustees reserved the right to amend the Plan at any time.
- C. The Trustees have determined that the Plan should provide a solution for elective contribution amount errors that were not caused by, or in the control of a Plan Participant.

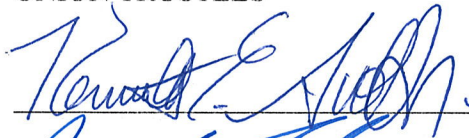
NOW, THEREFORE, BE IT RESOLVED, a new Section 4.7(c) is added to the Plan on certain changes in elective deferral contribution amounts:

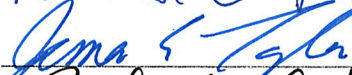
Section 4.7(c):


Effective on or after January 1, 2017, the Plan may allow a change in the elective deferral rate for a Participant for the term of the current election that had been submitted timely by the Participant in those cases where the contribution actually received by the Plan is different from the Participant's election, through no fault of the Participant, and over which the Participant did not have control, provided further that the Participant requests that the incorrect deferral rate remain in effect until the next scheduled deferral election.

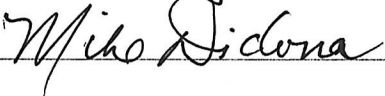
Adopted May 31, 2017

UNION TRUSTEES









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