

**AMENDMENT TO THE
JANUARY 1, 2014 RESTATEMENT OF THE
TEAMSTERS LOCAL 830 RETIREMENT SAVINGS PLAN**

Hardship- Evictions

WHEREAS, the Teamsters Local 830 Retirement Savings Plan was amended and restated effective as of January 1, 2014; and

WHEREAS, Article 2, Section 2.09 of the Plan provides that the Trustees may amend the Plan; and

WHEREAS, the Trustees desire to amend the Plan to allow for hardship distributions in the event of eviction, subject to the terms set forth below;

NOW, THEREFORE, it is hereby resolved effective as of April 1, 2015, Section 5.08(f) is hereby amended to read as follows:

“A hardship distribution may be made for the payment of debts, costs and expenses necessary to prevent a foreclosure upon, or eviction from, a Participant’s own primary residence. Notwithstanding anything to the contrary in this Article, a Participant who applies for such a hardship distribution must present documentation in a form satisfactory to the Trustees which establishes that this hardship distribution is necessary to prevent the foreclosure or eviction in question. A Participant may only receive one hardship distribution to prevent a foreclosure or eviction in the Participant’s lifetime.”

IN WITNESS WHEREOF, the Trustees have caused this amendment to be executed as of this 15th day of May, 2015.

EMPLOYER TRUSTEES

UNION TRUSTEES







