

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

*Hardship- Foreclosures and 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 correct a scrivener's error related to the distribution limit for hardship distributions in the event of foreclosure or eviction, subject to the terms set forth below;

NOW, THEREFORE, it is hereby resolved effective as of January 1, 2015:

1. Section 5.08(a) is hereby amended to read as follows:

“The distribution shall not exceed the amount needed for the hardship which cannot be satisfied from other resources that are generally available to the Participant. Except as provided in subsection (f), the distribution shall not be greater than: (i) half (50%) of the Account balance (net of the Transfer Balance Account), or (ii) the principal balance of Optional Contributions (exclusive of any investment income, gain or loss), and in no case shall the distribution exceed the Account balance less the Transfer Balance Account.”

2. Section 5.08(f) is hereby amended by adding the following sentence to the end thereof:

“Notwithstanding anything to the contrary in this Article, the maximum distribution that a Participant can receive under this subsection (f) is the Participant's Account balance less the Transfer Balance Account.”

IN WITNESS WHEREOF, the Trustees have caused this amendment to be executed as of this 24<sup>th</sup> day of September, 2015.

EMPLOYER TRUSTEES

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UNION TRUSTEES

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