

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

*Hardship Distributions
(Foreclosure/Eviction, 401(k) Earnings and Safe-Harbor Contributions)*

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: (1) to allow, until June 30, 2021, Participants to take a second hardship distribution to prevent eviction or foreclosure, (2) pursuant to final regulations issued under Section 401(k) of the Internal Revenue Code of 1986, to allow participants to take a hardship distribution from earnings on Optional Contributions and from safe harbor contributions, and (3) pursuant to the Bipartisan Budget Act of 2018, to remove the prohibition on participants from making Optional Contributions following a hardship distribution;

NOW, THEREFORE, it is hereby resolved effective as of the dates set forth below:

1. Effective March 25, 2021, the last sentence in the introductory paragraph in Section 5.08 is revised to read as follows:

“Notwithstanding the aforementioned, a DVIDA DC-ONLY Participant may only request a distribution under this Section 5.08 with respect to his/her Optional Contributions (including any investment income, gain or loss thereon).”

2. Effective March 25, 2021, Section 5.08(a) is revised to read as follows:

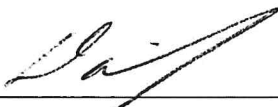
“The distribution shall not exceed the amount needed for the hardship which cannot be satisfied from other resources that are generally available to the Participant. Except as provided in subsection (e), The distribution shall not be greater than: (i) one-half (50%) of the Participant’s Account balance (net of the Transfer Balance Account), or (ii) the Participant’s Optional Contributions Account balance (including any investment income, gain or loss thereon) plus Employer Contributions made to the Participant’s Employer Contributions Account that are considered to be safe-harbor contributions pursuant to Section 401(k) of the Internal Revenue Code of 1986, as amended (including any investment income, gain or loss thereon), and in no case shall the distribution exceed the Account balance less the Transfer Balance Account.”


3. Effective January 1, 2020, Section 5.08(b), regarding the prohibition on making Optional Contributions following a hardship distribution, is hereby deleted in its entirety and [Reserved]
4. Effective January 1, 2021, Section 5.08(f) is revised to add the following to the end thereof:

“Notwithstanding anything to the contrary in this subsection (f), beginning January 1, 2020 and continuing through June 30, 2021, a Participant who has received a hardship distribution under this subsection (f) may apply for a second hardship distribution to prevent a foreclosure or eviction under this subsection (f).”


IN WITNESS WHEREOF, the Trustees have caused this amendment to be executed as of this ___ day of _____ 2021.


EMPLOYER TRUSTEES

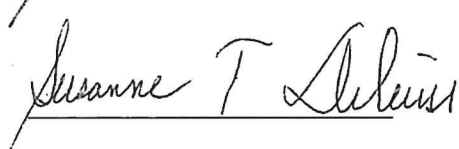




UNION TRUSTEES







3. Effective January 1, 2020, Section 5.08(b), regarding the prohibition on making Optional Contributions following a hardship distribution, is hereby deleted in its entirety and [Reserved]
4. Effective January 1, 2021, Section 5.08(f) is revised to add the following to the end thereof:

“Notwithstanding anything to the contrary in this subsection (f), beginning January 1, 2020 and continuing through June 30, 2021, a Participant who has received a hardship distribution under this subsection (f) may apply for a second hardship distribution to prevent a foreclosure or eviction under this subsection (f).”

IN WITNESS WHEREOF, the Trustees have caused this amendment to be executed as of this ___ day of _____ 2021.

EMPLOYER TRUSTEES

UNION TRUSTEES

