

**AMENDMENT TO THE
JANUARY 1, 2009 RESTATEMENT OF THE
TEAMSTERS LOCAL 830 RETIREMENT SAVINGS PLAN**

*Certain Participants Employed by Contributing Employers
From the Delaware Valley Importing Distributors Association*

WHEREAS, the Teamsters Local 830 Retirement Savings Plan was amended and restated effective as of January 1, 2009; 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 include Union Employees (as defined under the Plan) who are employed by contributing employers from the Delaware Valley Importing Distributors Association (“DVIDA”) who are not participants in, and on whose behalf contributions are not required to be made to, the Teamsters Local 830 Pension Plan (“DVIDA DC-ONLY Participants”), subject to the terms set forth below;

NOW, THEREFORE, it is hereby resolved effective as of November 20, 2014:

1. Section 5.01 (Distribution of Benefits in General) is amended to read as follows:

Any benefit (other than the Rollover Account, in-service distributions of an Optional Contribution Account pursuant to Section 5.05(b), and mandatory distributions pursuant to Section 5.02) due a Participant, Spouse, or Beneficiary shall be paid only after separation from service with the Employers, attainment of retirement age, death, disability, hardship or termination of the Plan unless otherwise required by law. Payment shall be made only in the manner and at the time provided by the Plan. The Rollover Account shall be available for distribution or rollover to another Plan as freely as allowed by the IRC. Notwithstanding the aforementioned, distributions to DVIDA DC-ONLY Participants of their Employer Contribution Account shall not be made on account of hardship.

2. Section 5.08 (Hardship Distributions) is amended to read as follows:

A Participant may request a distribution from his Account on proof of a hardship creating an immediate and heavy financial need, which is evidenced by bills or other objective evidence. The Transfer Balance Account may not be distributed by reason of hardship. 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.

3. Section 5.15 (Loans), subsection (a) is amended to read as follows:

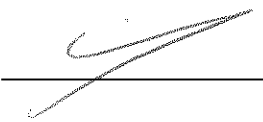
Except as provided below, a Participant, Beneficiary or Alternate Payee with an Account shall be eligible to request a loan of up to \$50,000.00 (reduced by the excess of the highest outstanding balance of any loan to the individual from the Plan during the one-year period ending on the day before such loan is made over the outstanding balance on any such loans on the date the loan is made), but no more than 50% of the individual's vested Account balance. Notwithstanding the aforementioned, a DVIDA DC-ONLY Participant (or Beneficiary of a DVIDA DC-ONLY Participant) may only request a loan from, and up to 50% of, his Optional Contributions Account. Any loan shall be in a principal amount that is not less than \$1,000.00.

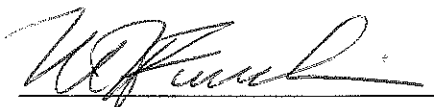
4. A new definition is added to the Plan as follows:

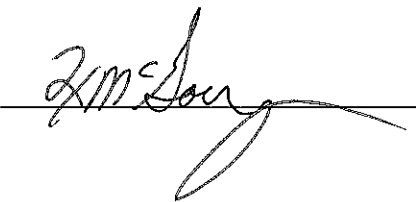
DVIDA DC-ONLY Participant ... A Participant who, on or after July 1, 2014, is: (1) employed by a Contributing Employer who is party to a collective bargaining agreement between the Delaware Valley Importing Distributors Association and the Union, and (2) who is not eligible to participate in, and for whom his Contributing Employer is not required to make contributions on his behalf under, the Teamsters Local 830 Pension Plan.

IN WITNESS WHEREOF, the Trustees have caused this amendment to be executed this 4th day of December, 2014.

EMPLOYER TRUSTEES







UNION TRUSTEES

