

# AMENDMENT NUMBER 3 TO THE PLAN DOCUMENT OF THE IBEW NECA CONDUIT 401(K) PLAN

WHEREAS, Article 11, Section 11.1 of the Plan Document provides that the Plan Document may be amended at any time by an instrument in writing executed and duly adopted by the Board of Trustees;

WHEREAS, the Board of Trustees hereby amends the Plan Document as follows:

1. *Effective February 10, 2025, Section 7.3 on pages 36-37 shall be amended to read as follows:*

**7.3 IN-SERVICE WITHDRAWALS AFTER SPECIFIED AGE.** After attaining the “specified age”, an active Participant may withdraw from the Plan a sum (a) not in excess of the credit balance of his vested Account excluding the portion of a Participant's vested Account, if any, derived from funds transferred from a plan subject to the provisions of Code Sections 401(a)(11) and 417 and (b) not less than such minimum amount as the Administrator may establish from time to time to facilitate administration of the Plan. Any such withdrawals shall be made in accordance with nondiscriminatory and objective standards and procedures consistently applied by the Administrator. For purposes of this Section 7.3, “specified age” means age (59½) for all Participants.

IN WITNESS WHEREOF, the undersigned have executed this instrument on this 9th day of February 2026.

Chairman  
DocuSigned by:

*Aaron Goodrum*

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Secretary  
DocuSigned by:

*Billy Serbousek*

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