

**SECOND AMENDMENT TO THE
NECA-IBEW PENSION TRUST FUND
PENSION PLAN**

As Amended and Restated Effective June 1, 2018

WHEREAS, the Board of Trustees of the NECA-IBEW Pension Trust Fund ("Fund") may, pursuant to Article XII, Section 12.01, amend the Plan Document restated effective June 1, 2018; and

WHEREAS, the Trustees desire to amend the Plan;

NOW, THEREFORE, the Trustees amend the Plan to raise the age for required minimum distributions (RMDs) from age 70 ½ to age 72 as follows, effective for distributions required to be made after December 31, 2019, with respect to individuals who attain age 70 ½ after such date.

ARTICLE IX – ADMINISTRATION OF THE PLAN

1. Article IX shall be amended at Section 9.11 by adding the following sentence in the last paragraph:


Effective after December 31, 2019, regardless of whether or not the Participant continues working or applies for a benefit, the Participant will be required by federal law to begin receiving distribution of his benefits beginning on the April 1 following the close of the calendar year in which he attains age seventy two (72).

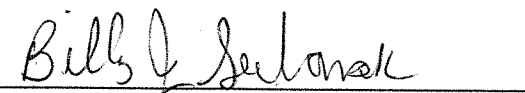
2. Article IX shall be amended at Section 9.17B.2.a. by adding the following sentence at the end of the subsection:

Effective after December 31, 2019, if the Participant's surviving Spouse is the Participant's sole Designated Beneficiary, then, distributions to the surviving Spouse will begin by December 31 of the calendar year immediately following the calendar year in which the Participant died, or by December 31 of the calendar year in which the Participant would have attained age seventy two (72), if later;

IN WITNESS HEREOF, we have affixed our signatures and approved this amendment this 2nd day of October 2020.

APPROVED:


Chairman


Secretary