

**AMENDMENT NO. 6 TO THE
SOUTHERN ILLINOIS LABORERS' AND EMPLOYERS'
ANNUITY PLAN DOCUMENT DATED AUGUST 1, 2014**

WHEREAS, pursuant to the provisions of Section 9.1 of the Southern Illinois Laborers' and Employers' Annuity Plan Document, the Board of Trustees possess the right to amend the Plan from time to time, and as needed to fulfill the purposes of the Plan and Restated Agreement and Declaration of Trust;

NOW THEREFORE, the Board of Trustees hereby elect to amend the Plan Document subject to the conditions specified above:

Section 8.1 Requirements

If a Participant has not already received three (3) hardship withdrawals from the Plan, the Participant may elect to withdraw up to fifty percent (50%) of the Individual Accounts, provided that it can be established to the satisfaction of the Plan Administrator that:

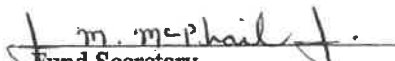
- (a) The withdrawal is for one of the following:
 - (i) Medical expenses described in Section 213(d) of the Code incurred by the Participant, the Participant's Spouse, or any dependents of the Participant (as defined in Section 152 of the Code);
 - (ii) Purchase (excluding mortgage payments) of a principal residence for the Participant;
 - (iii) Payment of tuition related educational fees and room and board expenses for the next twelve (12) months of post-secondary education for the Participant, the Participant's Spouse, children, or dependents;
 - (iv) The need to prevent the eviction of the Participant from, or foreclosure on the mortgage of, the Participant's principal residence;
 - (v) Payment for burial or funeral expenses for a Participant's deceased parent, Spouse, children or dependents; or
 - (vii) Such other needs as prescribed by the Internal Revenue Service through publication of documents of general applicability.

- (b) A Participant may receive a fourth (4th) hardship withdrawal from the Plan only if the basis of the fourth hardship is to pay burial or funeral expenses for a Participant's deceased parent, Spouse, children or dependents as set forth in (v) above.

- (c) The withdrawal is not in excess of the sum of the amount needed to satisfy the immediate and heavy financial need described in 8.1(a) above plus the ten percent (10%) excise tax due on this withdrawal.
- (d) The distribution is at least one thousand dollars (\$1,000) but not in excess of fifty percent (50%) of the cumulative net remaining amount of the Participant's Individual Accounts.

IN WITNESS WHEREOF, the Trustees have executed this amendment on this 15th day of October, 2020 to be effective retroactively as of August 21, 2020.


Fund Chairman


Fund Secretary