

**AMENDMENT NO. 1 TO THE
SOUTHERN ILLINOIS LABORERS' AND EMPLOYERS'
ANNUITY SUMMARY PLAN DESCRIPTION DATED AUGUST 1, 2013**

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 Summary Plan Description subject to the conditions specified above:

Frequently Asked Questions

(19) May I take money out of my Participant Account before I retire or quit?

Yes, under special circumstances, you may be eligible for a hardship withdrawal. The Annuity Fund allows hardship withdrawals for the purchase of your home, to pay education expenses, to pay medical expenses, to pay burial or funeral expenses, to prevent eviction from your home or ~~to prevent bankruptcy~~. You may only take a hardship withdrawal three times (see "Hardship Withdrawals" section).

Hardship Withdrawals

While the Annuity Fund is primarily designed to provide retirement benefits, you may withdraw some amounts while you are still employed in covered employment provided you have not already received three hardship withdrawals. You may make a withdrawal only if you can establish financial hardship. A financial hardship means you have hardship expenses and you do not have other resources available to meet these expenses.

Hardship expenses

The following are considered hardship expenses:

- Purchase of your primary residence.
- Payment for tuition expenses for you or a dependent.
- Payment for unreimbursed medical expenses for you or a dependent.
- Payment for burial or funeral expenses for your deceased parent, spouse, children or dependents.
- Payment to prevent eviction from your primary residence.
- ~~Payment to prevent bankruptcy.~~

IN WITNESS WHEREOF, the Trustees have executed this amendment on the 16th day of May, 2019 to be effective as of August 1, 2014.

TRUSTEES

Management Trustees

Robert Belant

J. M. McPhail

Bruce Rabb

Union Trustees

Chris [unclear]

Frank B. Taylor

Ch. Guy [unclear]

Matt [unclear]

Rodney [unclear]