

**AMENDMENT NO. 10 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 subject to the conditions specified above:

**Section 7.11      Designation of Beneficiaries**

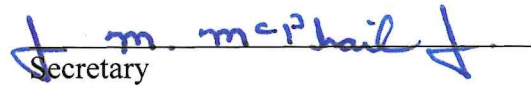
- (a) Each Participant may, on a form provided for that purpose, signed and filed with the Plan Administrator, designate a Beneficiary to receive the benefits payable under the Plan in the event of death, and may change such designation from time to time. Each such change, made in writing on a form provided for that purpose and filed with the Plan Administrator, shall revoke all prior designations by the Participant. In each such designation, the Participant may name one or more primary Beneficiaries and one or more contingent Beneficiaries. If no Beneficiary is named in the manner provided above, or if no designated Beneficiary survives the Participant, benefits shall be payable to the Spouse of the deceased or, if no Spouse, the Participant's dependent children, if any, in equal shares, or if no dependent children, to the Participant's non-dependent children, if any, in equal shares, or if no non-dependent children, to the estate of the deceased Participant.
- (b) In the event of the death of a Beneficiary who survives the Participant and who is receiving benefits under the Plan, the remaining benefits, if any, shall be payable to a person designated by the Beneficiary of the deceased Participant to receive the remaining benefits. If no person so designated is living upon the occurrence of such contingency, then the remaining benefits, if any, shall be payable to the estate of the deceased Beneficiary.
- (c) If the Participant who has completed an Hour of Service (or an hour of paid leave) on or after August 23, 1984 dies before payment of benefits have commenced and had been continuously married for one (1) year at the time of death, the surviving Spouse shall be deemed to be the Beneficiary unless the Participant had named another individual as Beneficiary under a valid Beneficiary designation. To be valid for this purpose, a Beneficiary designation form must include one of the following:
  - (i) Proof that the Participant was not married or had been married continuously for less than one (1) year at the time of death, where such proof can be furnished before or after death.

- (ii) Subject to applicable government regulations, proof that the current Spouse could not be located or that certain other circumstances prevented the Participant from obtaining a proper waiver complying with (iii) below.
- (iii) A written consent completed by the Participant's Spouse prior to the date of death authorizing the designation of another Beneficiary and acknowledging the effect of the designation. To be valid, the consent must include the Spouse's signature which was witnessed by a representative of the Plan Administrator or a notary public, and such Spouse must have been married to the Participant at the time of death. In addition, any Beneficiary designation and consent shall become invalid upon the beginning of the Plan Year in which the Participant attains age thirty-five (35) unless a new designation and consent is made.

In the event the Plan Administrator cannot direct the payment as specified in (a) or (b) above, the Plan Administrator may elect to have a court of applicable jurisdiction determine to whom payments should be made.

*IN WITNESS WHEREOF*, the Trustees have duly approved and authorized the Chairman and Secretary to execute this amendment on the 20<sup>st</sup> day of May, 2026, to be effective as of June 1, 2026.

  
Chairman

  
Secretary