

**AMENDMENT NO. 4 TO THE
SOUTHERN ILLINOIS LABORERS' & EMPLOYERS'
VACATION FUND SUMMARY PLAN DESCRIPTION**

WHEREAS, the Board of Trustees of the Southern Illinois Laborers' & Employers' Vacation Fund are authorized to amend the Summary Plan Description pursuant to Article 10, Section 1 of the Restated Agreement and Declaration of Trust; and

NOW THEREFORE, the Trustees hereby adopt the following amendment effective on the below listed date(s):

EFFECTIVE January 1, 2021, the following provision in the "Vacation Benefits" section of the Summary Plan Description is hereby amended as follows:

Hardship Appeals

In the event an Employee's account is not credited with an Employer remittance at the close of a Vacation Period and/or prior to the Plan's mailing of a withdrawal election notice due to (1) the Employer's failure to timely report and pay a remittance to the Plan on behalf of the Employee, or (2) a late transfer of a remittance from the Plan's designated collection agent, such Employee may submit a written hardship appeal to the Plan Office seeking an interim withdrawal.


In addition, if an Employee is unable to return the withdrawal election form to the Plan Office within the required response period set forth in the "Vacation Benefits" section of this Summary Plan Description due to the Employee performing work outside of his or her local union jurisdiction during the response period, and the work is performed for an Employer who is signatory to a LIUNA collective bargaining agreement, such Employee may submit a written hardship appeal to the Plan Office to receive an extension of time to complete and return the withdrawal election form.

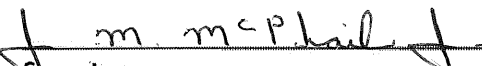
The written hardship appeal must include a full explanation of the basis for the hardship and include any supporting documents, records, or other information related to the hardship appeal. Thereafter, the hardship appeal will be submitted to the Board of Trustees for review and consideration at the next scheduled meeting. With respect to a hardship appeal involving a failure to return a withdrawal election form to the Plan Office as described above, the Plan Office shall be permitted the discretion to grant the hardship appeal if Plan Office records independently establish the Employee's performance of out-of-jurisdiction work during the applicable response period.

Any Employee wishing to submit a hardship appeal an adverse benefit determination must place the appeal in writing and deliver it to the Plan Office via U.S. Mail at the following address:

Southern Illinois Laborers and Employers Health & Welfare Fund
5100 Ed Smith Way, Suite A
Marion, Illinois 62959
(618) 997-9063 [Facsimile]

This amendment to the Summary Plan Description is hereby adopted this 24th day of February 2021 to be effective retroactively to January 1, 2021.


Chairman


Secretary