

# Amendment No. 2016-1 to the Plumbers & Pipefitters Local Union No. 396 Pension Plan

WHEREAS, the Trustees of the Plumbers & Pipefitters Local Union No. 396 Pension Plan (the Trustees) adopted the Plumbers & Pipefitters Local Union No. 396 Pension Plan (the Plan) as amended and restated effective July 1, 2014, and

WHEREAS, on September 25, 2015 the plan actuary certified to the U.S. Department of the Treasury that the Plan is in "critical status" for the plan year beginning July 1, 2015 as defined by the Pension Protection Act of 2006 (PPA); and,

WHEREAS, the right to further amend the Plan has been reserved to the Trustees under Section 8.01 of the Plan, which right the Trustees exercised on the date hereof;

NOW, THEREFORE, the Trustees, having declared and agreed, effective July 1, 2016, the Plan be amended in the following respects, said amendments being hereby incorporated into the Plan:

**Participants who have incurred a Break in Service and are entitled to a Deferred Vested Benefit shall not be permitted to receive such benefit until attainment of age 65.**

IN WITNESS WHEREOF, the Trustees have caused this Amendment to be executed by their duly authorized representatives this 6 day of April, 2016.

UNION TRUSTEES

Ken McCole  
Ed Griffin  
Herb Snyder

EMPLOYER TRUSTEES

James Hill  
John Hill  
Charles Monroe

