

**AMENDMENT NUMBER TWO TO
BAY AREA PAINTERS AND TAPERS ANNUITY PLAN
RULES AND REGULATIONS
(June 1, 2016 Restatement)**

In accordance with Section 5.14 of the Plan, the undersigned Trustees hereby amend the above-named Plan as set forth on the following pages:

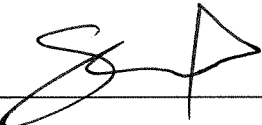
Provision Added or Amended

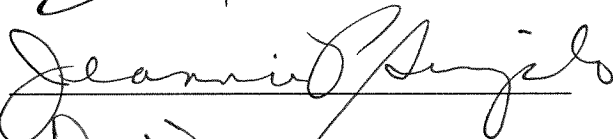
1. Section 4.02(d)
2. Section 4.03(b)
3. Section 4.03(d)
4. Section 4.03(e)
5. Section 6.05 (a)(vi)


Effective Date

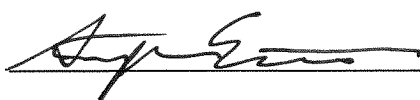
November 15, 2018
November 15, 2018
November 15, 2018
November 15, 2018
November 15, 2018

EMPLOYER TRUSTEES











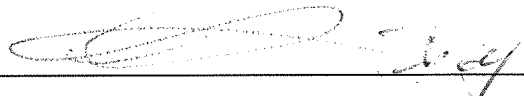
Dated: _____

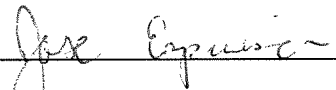


UNION TRUSTEES









Dated: _____



**AMENDMENT NUMBER TWO TO
BAY AREA PAINTERS AND TAPERS ANNUITY PLAN
(June 1, 2016 Restatement)**

1. Section 4.02(d) is amended to read in its entirety as follows:

“Failure to work at least 400 hours in Covered Employment in the two most recent Plan Years.”

2. Section 4.03(b), the second paragraph is amended to read in its entirety as follows:

“The Trustees shall provide the Participant and his Spouse, if any, with a written explanation of the following information. This written explanation will be provided within a period of no more than 180 days and no fewer than 30 days before the Annuity Starting Date. The Participant and his Spouse may consent in writing to the commencement of payments before the end of the 30-day period and distribution of the Accumulated Share begins more than 7 days after the written explanation was provided to the Participant and spouse.”

3. Section 4.03(d) is added as follows:

“If a beneficiary is not designated, the beneficiary will be as determined according to the rules below. Living relatives higher in the order of succession will cut off more distant relatives lower in the order of succession.

- (a) Participant’s spouse.
- (b) Participant’s children.
- (c) Participant’s grandchildren.
- (d) Participant’s parents.
- (e) Participant’s siblings.
- (f) Participant’s nieces and nephews.
- (g) Participant’s grandparents.
- (h) Participant’s first cousins.
- (i) Participant’s estate.”

4. Section 4.03(e) is added as follows:

“Any designation of a spouse as Beneficiary is automatically revoked upon entry of a final decree of marital dissolution, unless a Qualified Domestic Relations Order provides otherwise.”

5. Section 6.05 (a)(vi) is amended in its entirety to read as follows:

“(vi) Expenses for the repair of damage to the Participant’s principal residence that would qualify for the casualty deduction under Section 165 of the code (determined without regard

to whether the loss exceeds 10% of adjusted gross income). Under Section 165 of the code, any casualty loss that would otherwise be deductible in a taxable year, beginning after December 31, 2017, and before January 1, 2026, shall be allowed as a deduction only to the extent it is attributable to a Federally declared disaster, as defined under the same section.”