AMENDMENT NUMBER ONE TO THE FOURTH AMENDED AND RESTATED PLAN DOCUMENT FOR THE ACRA-LOCAL 725 DEFINED CONTRIBUTION RETIREMENT TRUST FUND

THE FOURTH AMENDED AND RESTATED PLAN DOCUMENT FOR THE ACRALOCAL 725 DEFINED CONTRIBUTION TRUST FUND, adopted January 16, 2015, and effective as of January 1, 2015 ("The Plan") is hereby amended, as follows:

- 1. Section 9.2 of the Plan is amended by revising the title thereof, and deleting the second sentence thereof, such that this section shall thereafter read as follows:
- 9.2 Required Payment of Retirement Benefits no later than Required Beginning Date.

Retirement benefits to and or on behalf of a Participant shall begin no later than a Participant's Required Beginning Date. A Participant required to be paid pursuant to this section shall be exempt from the provisions of Section 11.1 (Suspension of Benefits).

- 2. Subsection 9.7(e) of the Plan is amended by striking same in its entirety, and replacing same with the following:
 - (e) Required Beginning Date A Participant's "Required Beginning Date" shall be April 1 of the calendar year following the later of:
 - (1) The calendar year in which the Participant attains or would have attained the age of seventy and one-half (70 ½), even if the Participant has not filed an application for retirement benefits; or
 - (2) The calendar year in which the Participant actually retires (shall not apply in the case of a Participant who is a "5% owner" as such term is defined in Section 416 of the Code).

In all other respects, not specifically modified herein, the Plan is hereby reaffirmed, ratified, and confirmed.

IN WITNESS WHEREOF, this Amendment has been executed by the Board of Trustees on this day of _______, 2015.

UNION TRUSTEES:	EMPLOYER TRUSTEES:
KENNETH E. SCOTT, JR	ED LLOSENT
JAMES E. TAYLOR	L. WADE HELMS
RICHARD JOHN FOLKMAN	MARK KERNEY
RALPH MARINELLO	JUŽIÈ DIETRICH