

**NORTHERN CALIFORNIA PLASTERERS  
SUPPLEMENTAL RETIREMENT BENEFIT PLAN  
(As Revised January 1, 2015)**

**THIRTEENTH AMENDMENT**

Pursuant to the authority conferred upon them under Section 1(h) of Article IV of the Trust Agreement, the Board of Trustees, meeting on the 10<sup>th</sup> day of December 2024, amended the Plan as follows, to be effective immediately except as otherwise noted below, and authorized the Chair and Secretary to authenticate the same by subscribing their names hereto:

1. Effective for distributions made after December 31, 2022, with respect to individuals who attain age 73 after such date, amend Article 6, Section 4 in its entirety to state as follows:
  
4. Subject to the requirements of Section 6 of this Article, the distribution of a Member's account in the Trust Fund shall commence:
  - (a) upon application, after any of the events listed in Section 1 of this Article; or
  - (b) (1) if the Member is a 5% owner of a contributing employer, April 1 of the calendar year following the year that the Member attains age 70½, even though still working in the Plastering Industry; or  
(2) if the Member is not a 5% owner of a contributing employer, upon the later of:
    - (A) April 1 of the calendar year following the year that the Member attains age 70½; or
    - (B) the Member's retirement from employment in the Plastering Industry.
  - (3) Effective January 1, 2020, rules (1) and (2) above shall apply when the Member attains age 72, rather than age 70½.
  - (4) Effective January 1, 2023, rules (1) and (2) above shall apply when the Member attains age 73, rather than age 72.
- (c) if a Member has died, upon application by the beneficiary, or any one of the beneficiaries, of the Member any time after the death of the Member, but in no event after the following times:
  - (1) if the Member's surviving spouse is the only beneficiary, April 1 of the calendar year following the year in which the Member would have attained age 70½; or

(2) if any beneficiary is someone other than the Member's surviving spouse, December 31 of the calendar year following the year in which the Member died.

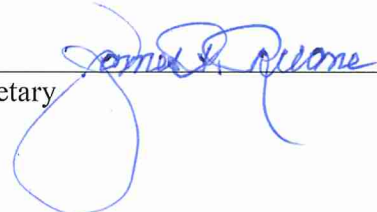
(3) Effective January 1, 2020, rule (1) above shall apply when the Member would have attained age 72, rather than age 70½.

(4) Effective January 1, 2023, rule (1) above shall apply when the Member would have attained age 73, rather than age 72.

IN WITNESS of the adoption of this amendment, the Chair and Secretary hereby subscribe their names, on the date indicated.

  
Chair

Date: 12-10-2024

  
Secretary

Date: 12/10/2024