

**FIRST AMENDMENT TO THE
MCASF LOCAL 725 DEFINED CONTRIBUTION RETIREMENT PLAN**

The Board of Trustees of the MCASF LOCAL 725 DEFINED CONTRIBUTION RETIREMENT PLAN dated July 1, 2021 (the "Plan") hereby adopts the following First Amendment to the Plan effective as of 1-1, 2023:

1. Section 1.26 of the Plan is revised to provide that the Plan is a profit-sharing plan as follows:

1.26 The term "Plan" shall mean the Plan program, method, rules and procedures for the payment of benefits from the Trust Fund as herein set forth and described in this Plan document, and the same as may be amended from time to time by the Trustees. The Plan is a profit sharing plan as defined in the Internal Revenue Code and related regulations.

2. Section 9.1 of the Plan is hereby amended in its entirety to state as follows:

9.1 Required Payment of Retirement Benefits.

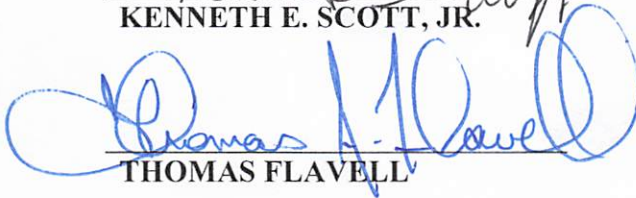
Retirement benefits to and/or on behalf of a Participant shall begin no later than the Participant's Required Beginning Date. Effective January 1, 2023, a Participant's Required Beginning Date means April 1 of the calendar year following either the year in which the Participant attains the "applicable age", or the calendar year in which the Participant retires, whichever is later. For purposes of this provision, "applicable age" means: (a) in the case of a Participant who attains age 72 after December 31, 2022, and age 73 before January 1, 2030, the applicable age is 73; (b) in the case of a Participant who attains age 73 after December 31, 2029, and age 74 before January 1, 2033, the applicable age is 74; and (c) in the case of a Participant who attains age 74 after December 31, 2032, the applicable age is 75.

Effective January 1, 2020, a Participant's Required Beginning Date was April 1 following the later of the calendar year in which the Participant attained or would have attained the age of 72 or the calendar year in which the Participant retired, even if the Participant had not filed a claim for retirement benefits. Pursuant to a federal law passed in 2020 as a result of the COVID-19 pandemic, for the 2020 Plan Year, the Plan adopted a rule that waives the requirement to pay required minimum distribution payments to participants who would otherwise have been required to be paid in 2020.

IN WITNESS WHEREOF, this amendment has been executed by the Board of Trustees
on this 30 day of JULY, 2025.

UNION TRUSTEES:


KENNETH E. SCOTT, JR.


THOMAS FLAVELL


RALPH CASTRO


ROBERT HESLEKRANTS

EMPLOYER TRUSTEES:


ED LLOENT


CARLOS BORJA


JULIE DIETRICH


CHRIS FIGUERAS