

AMENDMENT NO. 4
TO

2016 Restatement

The 2016 Restatement of the Board of Trustees of the Plan (the "Plan")

Financial Hardship

5.05.2 Amounts may be distributed to a participant before a coverage from

employment and before age 59½ in the event that the participant is unable to pay

(b) The cost of buying the participant's principal residence that

(c) Payment of tuition, related educational fees and room and

expenses for the participant's

(e) The cost of burial or funeral expenses for a

The cost of repair of damage to the participant's principal

(f) 1

without regard for the minimum amount to qualify for deduction or Code Section

to the deduction

1.2 Section 6.06-4 is amended to read as follows:

6.06-4 The amount necessary under 6.06-3(b) shall be determined after the

1.3 Section 6.06-5 is amended to read as follows:

6.06-5 If a participant requests a distribution, withdrawal, or loan from the Plan, the Plan administrator shall require the participant to provide a signed statement of facts from the participant as conclusive evidence of a participant's intent to receive the distribution, withdrawal, or loan. The participant has actual knowledge that is contrary to the participant's intent to receive the distribution, withdrawal, or loan.

6.06-5 is amended to read as follows: 1.4 Section 6.06-6 is amended to read as follows:

6.06-6 The availability of Plan rollover accounts under the Plan in determining the amount necessary under 6.06-4 to satisfy the immediate needs

2. Effective Date

Effective as of January 1, 2020. The changes made by 1 above are effective as of January 1, 2020.

[PAGE FOLLOWS]

[SIGNATURE]

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that this is crucial for ensuring transparency and accountability in the organization's operations.

2. The second part of the document outlines the various methods and tools used to collect and analyze data. It highlights the need for consistent and reliable data collection processes to support informed decision-making.

3. The third part of the document focuses on the analysis and interpretation of the collected data. It discusses the various statistical and analytical techniques used to identify trends, patterns, and insights from the data.

4. The fourth part of the document discusses the importance of communication and reporting. It emphasizes that the results of the data analysis should be effectively communicated to the relevant stakeholders to facilitate understanding and action.

5. The fifth part of the document discusses the challenges and limitations of data analysis. It highlights the need for careful consideration of the quality and reliability of the data, as well as the potential for bias and error in the analysis process.

6. The sixth part of the document discusses the future of data analysis. It highlights the growing importance of data in various industries and the need for continued innovation and development in data analysis techniques and tools.