AMENDMENT NO. 4
TO

Financial Hardship

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

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

(d) The cost of prevention, repair or irreparable damage

(e) The cost of burial or funeral

deceased primary beneficiary, parent, spouse

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

(f)

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

[illegible]

[illegible]

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

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

[illegible]

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

[illegible]

1.4 Section 10.0

[illegible]

1.5 Section 10.03-5(a)(2) is amended to

[illegible]

(2) The availability of Plan rollover accounts under the Plan in determining the amount necessary under 6.06-4 to satisfy the financial need is [illegible]

2. Effective Date

[illegible] ective as of January 1, 2021. [illegible] The changes made by 1 above are ef

E PAGE FOLLOWS] [SIGNATUR

VP Finance & Treasurer

Date signed: 12/29/21, 2021

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