AMENDMENT NUMBER FIVE TO NORTHERN CALIFORNIA GLAZIERS, ARCHITECTURAL METAL AND GLASSWORKERS PENSION PLAN RULES AND REGULATIONS
(July 1, 2015, Restatement)

In accordance with Article I(1) of the Plan, the undersigned Trustees hereby amend the above-named Plan as set forth on the following pages:

Provision Added or Amended	Effective Date
1. Art. E, Section 5	January 1, 2025
2. Art. N	January 1, 2025

By motion of the Trustees approved on May 10, 2023, the Secretary/Co-Chair and Chair are authorized to execute this Amendment Number Five to Northern California Glaziers, Architectural Metal and Glassworkers Pension Plan Rules and Regulations.

Secretary/Co-Chair

Chris Bagatelos

Dated: 5/15/26

Chair

Robert Williams

Dated: _____

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Dated: _____

Chair

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Robert Williams III
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Robert Williams

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AMENDMENT NUMBER FIVE TO NORTHERN CALIFORNIA GLAZIERS, ARCHITECTURAL METAL AND GLASSWORKERS PENSION PLAN (July 1, 2015 Restatement)

1. Effective July 1, 2025, Art. E, Section 5 (as amended by Amendment No. 3), to the Plan is restated in its entirety as follows:

"5. Required Beginning Date

(a) For all Participants who are not 5-Percent Owners and who attain age 70½ on or after July 1, 2001, their required beginning date will be April 1 of the calendar year following the later of (i) the calendar year in which they attain age 70½ or (ii) the calendar year in which they retire.

(b) For all Participants who are 5-Percent Owners (regardless of when they attain age 70½) and for Participants who attain age 70½ before January 1, 2001, their required beginning date will be April 1 of the calendar year following the calendar year in which they attain age 70½.

(c) For the purposes of Internal Revenue Code Section 401(a)(9), a 5-Percent Owner is an employee who is a 5-Percent Owner with respect to the plan year ending in the calendar year in which the employee obtains the applicable age. As provided in Internal Revenue Code Section 416(i)(1)(B)(i), a 5-Percent Owner means either (i) any person who owns (or is considered as owning under the Code) more than 5-percent of the outstanding stock of a contributing corporation or stock possessing more than 5-percent of the total combined voting power of all stock of the contributing corporation, or (ii) any person who owns more than 5-percent of the capital or profits interest in a contributing employer which is not a corporation.

(d) If a Participant first retires in a calendar year after the calendar year in which he attains age 70½, then their Normal Retirement Benefit when it begins will be the Actuarial Equivalent of the accrued benefit as of the month in which they turn 70½, plus any additional accruals since that date.

(e) Required Beginning Date for Tax Purposes. While the Plan requires that distributions must commence by the Required Beginning Date as defined by the Plan above, the Internal Revenue Code allows participants of pension plans to avoid excise taxes if they begin to receive distributions by April 1 of the calendar year following the year in which the participant retires, or the calendar year the participant obtains the "Applicable Age," whichever is later. "Applicable Age" is defined as follows:

(i) For Participants born before July 1, 1949, the applicable age is 70 ½.

(ii) For Participants born on or after July 1, 1949, but before January 1, 1951, the applicable age is 72.

(iii) For Participants born on or after January 1, 1951, but before January 1, 1959, the applicable age is 73.

(iv) For Participants born on or after January 1, 1960, the applicable age is 75."

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2. Effective January 1, 2025, Art. N, is restated in its entirety as follows:

"ARTICLE N. - MINIMUM DISTRIBUTION REQUIREMENTS.

1. General Rules.

(a) Effective Date. The provisions of this Article will apply for purposes of determining required minimum distributions for calendar years beginning after December 31, 2023.

(b) Precedence.

(i) The requirements of this Article and Internal Revenue Code § 401(a)(9) will take precedence over any inconsistent provisions of the Plan.

(ii) This Article does not authorize any distribution options not otherwise provided under the Plan.

(c) Requirements of Treasury Regulations Incorporated. All distributions required under this Article will be determined and made in accordance with 26 C.F.R. §§ 1.401(a)(9)-1 through 1.401(a)(9)-9.

2. Time and Manner of Distribution.

(a) The Participant's entire interest will be distributed, or begin to be distributed, to the Participant no later than the Participant's Required Beginning Date.

(b) If the Participant dies before the Required Beginning Date under Article E, Paragraph 5, the Participant's entire interest will be distributed, or begin to be distributed, no later than as follows:

(i) If the Participant's surviving spouse is the Participant's sole designated beneficiary, distributions to the surviving spouse will begin by December 31 of the calendar year immediately following the calendar year in which the Participant died, or by December 31 of the calendar year in which the Participant would have attained age 70½, if later.

(ii) If the Participant's surviving spouse is not the Participant's sole designated beneficiary, distributions to the designated beneficiary will begin by December 31 of the calendar year immediately following the calendar year in which the Participant died.

(iii)If there is no designated beneficiary as of September 30 of the year following the year of the Participant's death, the Participant's entire interest will be distributed by December 31 of the calendar year containing the fifth anniversary of the Participant's death.

(iv)If the Participant's surviving spouse is the Participant's sole designated beneficiary and the surviving spouse dies after the Participant but before distributions to the surviving spouse begin, this Paragraph 2(b), other than Paragraph 2(b)(i), will apply as if the surviving spouse were the Participant. The date of the death of the Surviving Spouse is substituted for the death of the employee.

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For purposes of this Paragraph 2 and Paragraph 5, distributions are considered to begin on the Participant's Required Beginning Date (or, if Paragraph 2(b)(iv) applies, the date distributions are required to begin to the surviving spouse under Paragraph 2(b)(i)). If annuity payments irrevocably commence to the Participant before the Participant's required beginning date (or to the Participant's surviving spouse before the date distributions are required to begin to the surviving spouse under Paragraph 2(b)(i)), the date distributions are considered to begin is the date distributions actually commence.

(c) Unless the Participant's interest is distributed in a single sum on or before the Required Beginning Date, as of the first distribution calendar year distributions will be made in accordance with Paragraphs 3, 4 and 5 of this Article.

3. Determination of Amount to be Distributed Each Year.

(a) If the Participant's interest is paid in the form of annuity distributions under the Plan, payments under the annuity will satisfy the following requirements:

(i) the annuity distributions will be paid in periodic payments made at intervals not longer than one year;

(ii) the distribution period will be over a life (or lives) or over a period certain not longer than the period described in Paragraphs 4 or 5;

(iii) once payments have begun over a period certain, the period certain will not be changed even if the period certain is shorter than the maximum permitted;

(iv) payments will either be nonincreasing or increase only as follows:

(A) by an annual percentage increase that does not exceed the percentage increase in a cost-of-living index that is based on prices of all items and issued by the Bureau of Labor Statistics for a 12-month period ending in the year during which the increase occurs or a prior year;

(B) by a percentage increase that occurs at specified times and does not exceed the cumulative total of annual percentage increases in an eligible cost-of-living index after the annuity starting date, or if later, the date of the most recent percentage increase;

(C) by a constant percentage of less than 5 percent per year, applied not less frequently than annually;

(D) as a result of dividend or other payments that result from gains, provided:

a. actuarial gain is measured not less frequently than annually,

b. the resulting dividend or other payments are either paid no later than the year following the year for which the actuarial experience is measured or paid in

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the same form as the payment of the annuity over the remaining period of the annuity (beginning no later than the year following the year for which the actuarial experience is measured),

c. the actuarial gain taken into account is limited to actuarial gain from investment experience,

d. the assumed interest rate used to calculate such actuarial gains is not less than 3 percent, and

e. the annuity payments are not increased by a constant percentage as described in Paragraph 3(a)(iv)(C);

(E) to provide a final payment upon the Participant's death not greater than the excess of the actuarial present value of the Participant's accrued benefit (within the meaning of Internal Revenue Code Section 411 (a)(7)) calculated as of the annuity starting date using the applicable interest rate and the applicable mortality table under Internal Revenue Code Section 417(e) over the total of payments before the Participants' death;

(F) to eliminate some or all of the reduction in the amount of the Participant's payments to provide for a survivor benefit upon death, but only if the beneficiary whose life was being used to determine the distribution period described in Paragraph 4 dies or is no longer the Participant's beneficiary pursuant to a qualified domestic relations order;

(G) if they result from the resumption of benefits that were suspended pursuant to Internal Revenue Code Section 411(a)(3)(B), 418E, or 432(e)(9);

(H) to allow a beneficiary to convert the survivor portion of a joint and survivor annuity into a single sum distribution upon the Participant's death; or

(I) to pay increased benefits that result from a Plan amendment.

(b) The amount that must be distributed on or before the Participant's Required Beginning Date (or, if the Participant dies before distributions begin, the date distributions are required to begin under Paragraph 2(b)(1) or (2)) is the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval even if that payment interval ends in the next calendar year. Payment intervals are the periods for which payments are received, e.g., bi-monthly, monthly, semi-annually, or annually. All of the Participant's benefit accruals as of the last day of the first distribution calendar year will be included in the calculation of the amount of the annuity payments for payment intervals ending on or after the Participant's Required Beginning Date.

(c) Any additional benefits accruing to the Participant in a calendar year after the first distribution calendar year will be distributed beginning with the first payment interval ending in the calendar year immediately following the calendar year in which such amount

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accrues.

4. Requirements for Annuity Distributions that Commence During Participant's Lifetime.

(a) If the Participant's interest is being distributed in the form of a joint and survivor annuity for the joint lives of the Participant and a nonspouse beneficiary, annuity payments to be made on or after the Participant's Required Beginning Date to the designated beneficiary after the Participant's death must not at any time exceed the applicable percentage of the annuity payment for such period that would have been payable to the Participant using 26 C.F.R. Section 1.401(a)(9)-6(b)(2)(iii) and Table 1 to Paragraph (b)(2)(iii). If the form of distribution combines a joint and survivor annuity for the joint lives of the Participant and a nonspouse beneficiary and a period certain annuity, the requirement in the preceding sentence will apply to annuity payments to be made to the designated beneficiary after the expiration of the period certain.

(b) Unless the Participant's spouse is the sole designated beneficiary and more than 10 years younger than the Participant, and the form of distribution is a period certain and no life annuity, the period certain for an annuity distribution commencing during the Participant's lifetime may not exceed the applicable distribution period for the Participant under the Uniform Lifetime Table set forth in 26 C.F.R. Section 1.401(a)(9)-9(c), Table 2 to Paragraph (c) for the calendar year that contains the Annuity Starting Date. The distribution period beginning with the Participant's first distribution calendar year is determined under the Uniform Lifetime Table set forth in 26 C.F.R. Section 1.401(a)(9)-9 for the Participant's age as of the Participant's birthday in the relevant distribution calendar year. If the Participant's spouse is the Participant's sole designated beneficiary and is more than 10 years younger than the Participant, and the form of distribution is a period certain and no life annuity, the period certain may not exceed the longer of the Participant's applicable distribution period, as determined under this Paragraph 4(b), or the joint life and last survivor expectancy of the Participant and the Participant's spouse as determined under the Joint and Last Survivor Table set forth in 26 C.F.R. Section 1.401(a)(9)-9(d), Table 3 to Paragraph (d), using the Participant's and spouse's attained ages as of the Participant's and spouse's birthdays in the distribution calendar year.

5. Requirements for Minimum Distributions Where Participant Dies Before the Required Beginning Date.

(a) If the Participant dies before the Required Beginning Date and there is a designated beneficiary, the Participant's entire interest will be distributed, beginning no later than the time described in Paragraph 2(b)(1) or (2), over the life of the designated beneficiary (or the joint lives of the Participant and designated beneficiary) or over a period certain not exceeding the following:

(i) unless the Annuity Starting Date is before the first distribution calendar year, the life expectancy of the designated beneficiary determined using the beneficiary's age as of the beneficiary's birthday in the calendar year immediately following the calendar year of the Participant's death; or

(ii) if the Annuity Starting Date is before the first distribution calendar year, the life expectancy of the designated beneficiary determined using the beneficiary's age as of the beneficiary's birthday in the calendar year that contains the Annuity Starting Date.

(b) If the Participant dies before the date distribution of their interest begins, the Participant's surviving spouse is the Participant's sole designated beneficiary, and the

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surviving spouse dies before distributions to the surviving spouse begin, this Paragraph 5 will apply as if the surviving spouse were the Participant, except that the time by which distributions must begin will be determined without regard to Paragraph 2(b)(1).

6. Definitions.

(a) Designated Beneficiary. The individual who is designated as the beneficiary under Article V, Paragraph 2 of the Plan and is the designated beneficiary under section 401(a)(9) of the Internal Revenue Code and section 1.401(a)(9)-4 of the Treasury regulations.

(b) Distribution Calendar Year. A calendar year for which a minimum distribution is required. For distributions beginning before the Participant's death, the first distribution calendar year is the Participant's Required Beginning Date. For distributions beginning after the Participant's death, the first distribution calendar year is the calendar year in which distributions are required to begin pursuant to Paragraph 2(b).

(c) Life expectancy. Life expectancy as computed by use of the Single Life Table in 26 C.F.R. Section 1.401(a)(9)-9(b), Table 1 to Paragraph (b)."