

**AMENDMENT NO. 4 TO THE
SOUTHERN ILLINOIS LABORERS' AND EMPLOYERS'
ANNUITY PLAN DOCUMENT DATED AUGUST 1, 2014**

WHEREAS, pursuant to the provisions of Section 9.1 of the Southern Illinois Laborers' and Employers' Annuity Plan Document, the Board of Trustees possess the right to amend the Plan from time to time, and as needed to fulfill the purposes of the Plan and Restated Agreement and Declaration of Trust;

NOW THEREFORE, the Board of Trustees hereby elect to amend the Plan subject to the conditions specified above:


SECTION 7.4 Forms of Payment of Benefits

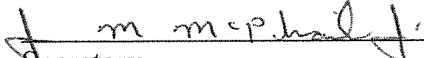
Each Participant or Beneficiary may elect a form of payment in which the Distribution Account shall be paid. The forms of payment of benefits available are the following:

- (a) A one-time partial distribution of up to 50%.
- (b) A lump-sum payment.
- (c) An annuity contract. Any annuity contract distributed to a Participant or Beneficiary, whether an individual contract or provided through a group contract, shall be a contract under which the terms and availability are determined without regard to the sex of any payee and shall bear on the face thereof the designation "NOT TRANSFERRABLE." Such contract shall be purchased from a life insurance company licensed to transact business in the State of Illinois and shall contain a provision to the effect that "This contract may not be sold, assigned, discounted, pledged as collateral for a loan or as security for the performance of an obligation or for any purpose, to any person other than the issuer."
- (d) A Direct Rollover of an Eligible Rollover Distribution to an Eligible Retirement Plan.

If a Participant does not elect a form of payment, the benefit shall be distributed to a married Participant as an annuity contract providing the Automatic Contingent Annuitant Option under Section 7.7. If a Participant who is not married or a Beneficiary does not elect a form of payment, the benefit shall be distributed to the Participant or Beneficiary as a lump sum payment.

IN WITNESS WHEREOF, the Trustees have executed this amendment on the 16th day of May, 2019, to be effective as of August 1, 2018.


Chairman


Secretary