

**AMENDMENT NO. 5 TO THE
SOUTHERN ILLINOIS LABORERS' AND EMPLOYERS'
ANNUITY SUMMARY PLAN DESCRIPTION DATED AUGUST 1, 2018**

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 Summary Plan Description to add a new section entitled "Required Beginning Date" as follows and subject to the conditions specified above:

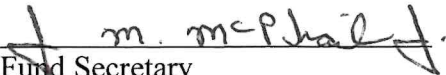
Required Beginning Date

As required by IRS required minimum distribution rules, payment of benefits will begin no later than April 1 of the calendar year following the calendar year in which you reach age 70½. If you reach age 70 ½ after December 31, 2019, then the payment of benefits will begin no later than April 1 of the calendar year following the calendar year in which you reach age 72. If you reach age 72 after December 31, 2022, then the payment of benefits will begin no later than April 1 of the calendar year following the calendar year in which you reach age 73.

For more information regarding required minimum distributions, please review the detailed provisions set forth in the Fund's Plan Document or contact the Fund Office.

IN WITNESS WHEREOF, the Trustees have executed this amendment on this 17th day of May 2023 to be effective retroactively to January 1, 2023.


Fund Chairman


Fund Secretary