

**AMENDMENT NO. 4 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 section entitled "Facts You May Need" as follows and subject to the conditions specified above:

Facts You May Need

The following summary data is furnished so that you may properly request information or refer to the Annuity Fund.

Annuity Fund Name:	Southern Illinois Laborers' and Employers Annuity Fund
Employer Identification Number:	37-1215679
Annuity Fund Number:	001
Type of Plan:	Defined Contribution Plan
Annuity Fund Fiscal Year:	August 1 – July 31
Plan Sponsor:	Joint Board of Trustees of the Southern Illinois Laborers' and Employers Annuity Fund 5100 Ed Smith Way, Suite A Marion, IL 62959 (618) 998-1300
Annuity Fund Administrator:	Joint Board of Trustees of the Southern Illinois Laborers' and Employers Annuity Fund 5100 Ed Smith Way, Suite A Marion, IL 62959 (618) 998-1300
Fund Counsel	Cavanagh & O'Hara 101 W. Vandalia St., Suite 245 Edwardsville, IL 62025

Board of Trustees:

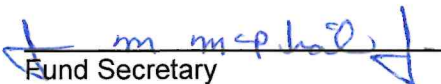
Union Trustees	Employer Trustees
Matt Smith, Chairman LIUNA Midwest Region #1 North Old State Capitol Plaza, Suite 525 Springfield, Illinois 62701	James McPhail, Secretary Southern Illinois Asphalt Co., Inc. 5200 Meadowland Pkwy P.O. Box 518 Marion, Illinois 62959
Rodney Masterson Southern and Central Illinois Laborers District Council 5100 Ed Smith Way, Suite B Marion, Illinois 62959	Robert Balint Howell Paving, Inc. P.O. Box 1115 Salem, Illinois 62881
Jack Skelcher Laborers Local 773 5102 Ed Smith Way Marion, Illinois 62959	Brian Rehbein Egyptian Contractors Association 1500 North Oakland P.O. Box 2107 Carbondale, Illinois 62902
Daniel Wiggins Laborers Local 1197 P.O. Box 56 McLeansboro, Illinois 62859	Jerry Ross Ross Construction, Inc. 504 West Jackson, P.O. Box 249 Marion, Illinois 62959
Jerry Womick Laborers' Local 773 5102 Laborers' Way Marion, Illinois 62959	Laura Wilson ET Simonds Construction P.O. Box 2107 Carbondale, Illinois 62902

The agent of the Annuity Fund for legal process under the requirements of ERISA is the Joint Board of Trustees. Service for legal process may also be served upon any Trustee.

IN WITNESS WHEREOF, the Trustees have executed this amendment on this 3rd day of November, 2022 to be effective as of the same date.



Fund Chairman



Fund Secretary