AMENDMENT NO. 3 TO THE SOUTHERN ILLINOIS LABORERS' & EMPLOYERS VACATION FUND SUMMARY PLAN DESCRIPTION

WHEREAS, the Board of Trustees of the Southern Illinois Laborers' & Employers' Vacation Fund are authorized to amend the Summary Plan Description pursuant to Article 10, Section 1 of the Restated Agreement and Declaration of Trust; and

NOW THEREFORE, the Trustees hereby adopt the following amendment effective on the below listed date(s):

EFFECTIVE May 16, 2019, the following provision in the "Vacation Benefits" section of the Summary Plan Description is hereby amended as follows:

Non-Active Account Participants

All amounts that are not claimed within eighteen (18) thirty-six (36) months from the date payment was required to be made to an Employer, including failure to submit withdrawal elections forms, shall be withdrawn by the Trustees and paid over to the General Administration Expense Account, subject to the rights of the Employee thereafter to make claim therefore, without interest accrued after said eighteen (18) thirty-six (36) months; provided, however, in the event of termination of the Trust, no claim for forfeited or suspended sums shall be made or paid.

Active Account Participants

All amounts that are not claimed within eighteen (18) thirty-six (36) months from the date payment was required to be made to an Employer, including failure to submit withdrawal election forms, shall remain as active accounts, so long as the participant remains active in the Fund. Once an active participant reaches non-active status, they shall become subject to the terms as stated above for "Non-Active Account Participants".

The Trustees, for the benefit of the Employee entitled to such payment, shall make due and diligent effort to ascertain the whereabouts of any such Employee in order to provide payment to such Employee of the Employee's separate account, as soon as is practical.

Except as otherwise provided in this Agreement and Declaration of Trust, no person other than the Employees shall have an interest in and to the amounts, including earnings and increments thereon, remitted by the Employers, for the benefit of the Employees.

This amendment to the Summary Plan Description is hereby adopted this 16th day of May 2019 to be effective on and after May 16, 2019.

Chairman

Secretary