

**UNITED STEELWORKERS LOCAL 286
SEVERANCE/401(K) PLAN**

AMENDMENT 1

WHEREAS, Pursuant Section 6.5 of the Plan permit the Trustees to amend the Plan;

NOW, THEREFORE, Plan Section 5.8 is hereby amended in its entirety as follows:

Section 5.8 - Missing Payee.

If all or any portion of the distribution payable to a Participant or Beneficiary (Payee) shall, for a period of more than five years after such distribution becomes payable, remain unpaid because the Plan Administrator has been unable to ascertain the whereabouts of the Payee after following the required search steps listed below, the amount so distributable may be treated as a forfeiture under Article II hereof. Notwithstanding the foregoing, if a claim is subsequently made by the Payee for the forfeited benefit, such benefit shall be reinstated without any credit or deduction for earnings and losses. Amounts forfeited from a Payee's Account under this Section shall be used to restore forfeitures, reallocate as contributions made pursuant to Article II or to pay Plan expenses.

The Trustees shall take all of the following steps before abandoning efforts to find a missing Payee and obtain from them distribution instructions.

- (a) Send a certified letter, return receipt requested, to the last known address of such Payee.
- (b) Check related plan, employer, local union and any other companion employee benefit plan records to determine whether any other address, phone number or contact information for the Payee has been provided. If there are privacy concerns in the companion plan, request that the Trustees or plan sponsor of the other employee plan contact the Payee.
- (c) Follow the same steps in (a) and (b) above for any beneficiary (e.g. spouse, children, etc.) that the missing Payee has designated as a beneficiary.
- (d) Use free electronic internet search tools that are provided free of charge.
- (e) Depending on the size of the Payee's account and the cost of further search efforts, if prudent, the Trustees can take additional steps to locate the Payee such as internet search tools, commercial locator services, credit reporting agencies, information brokers, investigation databases and analogous services that may involve charges to the Plan.

Dated this 25th day of NOV, 2015.

BY THE EMPLOYER TRUSTEES:

Kuntel

BY THE UNION TRUSTEES:

[Signature]

Trustees of United Steelworkers Local 286 Severance/401(k) Plan