

**B.A.C. LOCAL NO. 3  
PENSION PLAN**  
(As amended and restated effective January 1, 2025)

**AMENDMENT 3**

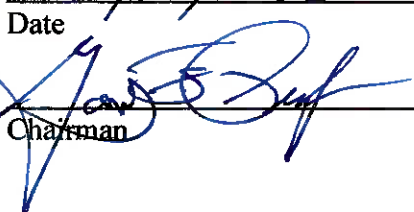
Pursuant to the authority contained in Article XIII, Section 13.1 of the B.A.C. Local No. 3 Pension Plan (the Plan), the Trustees do hereby amend this Plan, effective as stated below, as follows:


1. Effective September 16, 2025, amend Article VIII to add subsection (c) to Section 8.12 to state as follows:

(c) 2025 Plan Year: All retired Participants, Beneficiaries, and alternate payees in pay status and alive as of June 1, 2025, whom as of June 1, 2025 are receiving a monthly benefit payment equal to \$400 or higher, shall receive a one-time ad hoc benefit payment equal to \$400. All retired Participants, Beneficiaries, and alternate payees in pay status and alive as of June 1, 2025, whom as of June 1, 2025 are receiving a monthly benefit payment less than \$400, shall receive a one-time ad hoc benefit payment equal to their usual monthly benefit payable under the Plan.

If the eligible retired Participant does not survive from June 1, 2025 until payment, the retired Participant's surviving spouse, if any, shall receive the payment, if alive when the benefit is paid. If the Beneficiary or alternate payee does not survive from June 1, 2025 until payment, then no ad hoc benefit shall be paid.

Pursuant to the authority granted by the Board of Trustees during their Board meeting on December 16, 2025, the Chair and Secretary have been granted authority to execute this Amendment.

12/16/2025  
Date  
  
Chairman

12/16/2025  
Date  
  
Secretary