

**AMENDMENT NO. 5**

to the

**ELECTRICAL WORKERS LOCAL NO. 292  
DEFINED CONTRIBUTION AND 401(k) PLAN  
(2003 Restatement)**

**WHEREAS**, Section 11.1 (AMENDMENT) of the plan document of the Electrical Workers Local No. 292 Defined Contribution and 401(k) Plan (Amended and Restated Effective October 20, 2003) (the "Plan Document") empowers the Board of Trustees of the Plan (the "Trustees") to amend the Plan Document;

**WHEREAS**, the Trustees wish to amend the Plan Document to implement a mandatory cash-out of small account balances after 6 months of account inactivity;

**NOW THEREFORE, BE IT RESOLVED** that the Plan Document is hereby amended as follows:

- 1. **ARTICLE SIX (MANNER AND TIME OF DISTRIBUTING BENEFITS) is amended by the addition of Section 6.3A to read as follows:**

**6.3A MANDATORY DISTRIBUTION OF SMALL, INACTIVE ACCOUNTS.** If the Participant's Account balance is less than \$250 after the passage of six (6) consecutive months during which (i) contributions were neither made nor required to be made to the Participant's Account and (ii) the Participant was continuously unavailable for work in the Jurisdiction of the Union and (iii) the Participant was continuously unavailable for work in the electrical industry in the State of Minnesota, then the Participant's Account balance will be immediately distributed in the form of a single-sum payment, regardless of whether the Participant consents to the distribution."

*This amendment will be effective on September 1, 2005.*

**IN WITNESS WHEREOF**, we hereby approve and adopt this amendment as of this 17<sup>th</sup> day of August 2005.

**UNION TRUSTEES**

**ASSOCIATION TRUSTEES**

\_\_\_\_\_  
  
\_\_\_\_\_  
  
\_\_\_\_\_

\_\_\_\_\_  
  
\_\_\_\_\_  
  
\_\_\_\_\_