

**AMENDMENT NO. 2
TO THE
LABORERS ANNUITY PLAN
FOR NORTHERN CALIFORNIA
AMENDED AND RESTATED AS OF JUNE 1, 2014**

The undersigned Chairman and Co-Chairman of the Board of Trustees of the Laborers Pension Trust Fund for Northern California hereby certify that at a meeting of the Board of Trustees held on September 10, 2019, the following Amendment to the Laborers Pension Trust Fund for Northern California-Annuity Plan was adopted pursuant to authority given to the Board by Article IV, Section 1 of the Amended and Restated Trust Agreement establishing the Laborers Pension Trust Fund for Northern California (Amended and Restated September 2008).

1. Effective for claims or disputes arising on or after September 10, 2019, the following new Article IV, Section 4.08 is added to read as follows:

Section 4.08. Waiver of Class, Collective and Representative Actions

By participating in the Plan, to the fullest extent permitted by law, whether or not in court, Participants, Employees, Annuitant, Beneficiaries, and eligible individuals waive any right to commence, be a party to in any way, or be an actual or putative class member of any class, collective, or representative action arising out of or relating to any dispute, claim or controversy relating to the Plan, and Participants, Employees, Annuitant, Beneficiaries, and eligible individuals agree that any dispute, claim or controversy may only be initiated or maintained and decided on an individual basis.

2. Effective September 10, 2019, Article VI, Section 6.01 is revised to read as follows:

Section 6.01. General

No Participant, Pensioner, Beneficiary or other person has any right or claim to benefits under the Annuity Plan, or any right or claim to payments from the Fund, other than as specified in the Plan. Any dispute as to eligibility, type, amount or duration of benefits or any right or claim to payments from the Fund will be resolved by the Board under the Pension Plan provisions, and its decision of the dispute, right or claim will be final and binding on all parties, subject only to any civil action under §502(a) of ERISA, including the petitioner and any person claiming under the petitioner, however, no legal action may be commenced or maintained against the Plan more than one year after the Board of Trustees' decision upon review. The provisions of this Section will apply to and include any and every claim to benefits from the Fund, and any claim or right asserted under the Pension Plan or against the Fund, regardless of the basis asserted by the claim and regardless of when the act or omission upon which the claim is based occurred.

3. Effective September 10, 2019, Article VI, Section 6.02, subsection (e) is revised to add the following to the end of the subsection:

A civil action under §502(a) of ERISA arising from the denial of benefits must be filed within one year from the date on which the Board of Trustees provides notice that the claimant's appeal has been denied, regardless of any state or federal statutes establishing provisions relating to limitations of actions.

Executed this 10th day of September, 2019.

/s/ Bill Koponen, Chairman

/s/ Oscar De La Torre, Co-Chairman