

NECA – LOCAL NO. 145 IBEW WELFARE PLAN



AMENDMENT NO. 9 TO THE RESTATED WELFARE PLAN

WHEREAS, pursuant to the terms of the Trust Agreement of the NECA – Local No. 145 IBEW Welfare Plan, the Board of Trustees has the discretion to amend the Plan Document/SPD (“Plan”), restated and effective October 1, 2022; and

WHEREAS, the Trustees desire to amend the Plan as of the effective dates specified below;

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

1. Effective on the 5th day of November, 2025, the following paragraph is added to Section 26 of the October 1, 2022 Summary Plan Description (“SPD”) in the paragraph entitled “Change or Discontinuance of Benefits” on page 115 thereof to clarify the terms of the SPD.

CHANGE OR DISCONTINUANCE OF BENEFITS

The Board of Trustees may at any time change or discontinue the benefits provided in this Plan Document/SPD, but no change or discontinuance may affect in any way the amount or terms of any benefits payable under this Plan Document/SPD prior to the date of such change or discontinuance. Any change or discontinuance of the benefits provided in this Plan Document/SPD shall be evidenced by a written instrument signed by the Board of Trustees, but no such notification is required prior to the effective date of the change or discontinuance in benefits provided.

The discretion of the Board of Trustees to change or discontinue benefits as described above includes the ability to change, discontinue, or modify the terms, operations and administration of the Dollar Banks, the Self-Contribution Assistance Fund, the Retiree Supplemental Fund or any other benefit offered by the Fund, including the reallocation or repurposing of funds allocated to such programs/benefits for such other lawful purposes deemed appropriate by the Board of Trustees, provided such purposes are consistent with the objectives and purposes of the Fund as described in the Fund’s Trust Agreement.

2. Effective on the 5th day of November, 2025, the following paragraph is added at the end of the subsection entitled “Self-Contribution Assistance Fund” in Section 2 of the October 1, 2022 Summary Plan Description (“SPD”) to clarify the terms of the SPD.

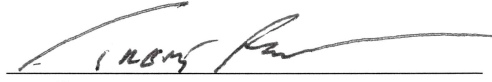
Notwithstanding provisions set forth above, the Trustees reserve the right to change, reduce, modify or terminate this benefit, including reallocating funds from the SCAF for

other purposes consistent with the Fund's Trust Agreement.

This amendment was adopted and executed on this 5th day of November, 2025 and is effective on the dates specified above.



Chairman



Secretary