



**NECA – LOCAL No. 145 IBEW PENSION FUND**

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**N.E.C.A. LOCAL NO. 145 I.B.E.W. PENSION PLAN**  
**TWELFTH AMENDMENT TO THE RESTATED PENSION PLAN**

WHEREAS, Article X, Section 10.01 of the Restated Plan Document, effective September 1, 2014, grants authority to the Trustees to amend the Plan; and

WHEREAS, the Trustees. In accordance with recent changes to Federal law, notably the SECURE Act, desire to amend the Plan;

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

**ARTICLE I – DEFINITIONS**

Article I shall be amended at Section 1.20, by deleting the text of said Section 1.20 and replacing it with the following:

"Required Beginning Date" means the date a Participant's benefits must commence to be paid and is April 1 of the calendar year following the calendar year in which the Participant reaches age seventy-three (73).

**ARTICLE VI – APPLICATIONS, BENEFIT PAYMENTS AND RETIREMENT**

Article VI shall be amended at Section 6.20 B.2.a., by deleting the text of said Section 6.20 B.2.a in its entirety and replacing it with the following:

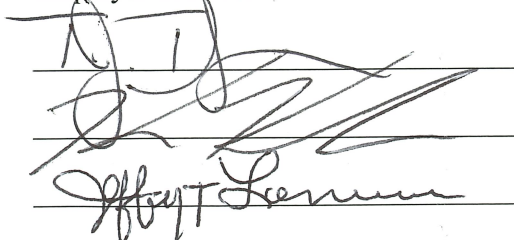
- a. If the Participant's surviving Spouse is the Participant's sole designated Beneficiary, then, distributions to the surviving Spouse will begin by December 31 of the calendar year immediately following the calendar year in which the Participant died, or by December 31 of the calendar year in which the Participant would have attained age seventy-three (73), if later.

Other than as modified above, all other terms and conditions of the Plan shall remain in full force and effect.

This amendment is effective immediately and shall include all participants who reached age seventy-three on or after January 1, 2024, as ratified by the Trustees on this 25<sup>th</sup> day of February, 2025.

**APPROVED:**

Employer Trustee:



Union Trustee:

