

**AMENDMENT NO. 3 TO THE  
WESTERN GLAZIERS RETIREMENT PLAN  
(2015 RESTATEMENT)**

The Board of Trustees for the Western Glaziers Retirement Fund, pursuant to Section 4.06-10 of the Restated Trust Agreement and Section 12.01 of the Western Glaziers Retirement Plan 2015 Restatement (the Plan) amend the Plan as set forth below.

1. Effective August 1, 2016, Section 3.02-1 and Section 3.02-2 of the Plan are amended to read as follows:

3.02-1 Ten (10) Year Rule. Effective for retirements starting on and after August 1, 1987, an Employee shall be eligible to retire under the Plan and receive an Early Retirement pension determined under Column (a) of 4.02-2 when all of the following conditions are satisfied:

(a) Age. The individual has attained age fifty five (55). Prior to August 1, 1987, the earliest retirement age was sixty (60).

(b) Minimum Plan Credit. The individual has accrued at least \$57.75 of total service benefit or ten (10) or more Years of Service.

(c) Stop Work In Industry. The individual no longer works in the Glass and Glazing Industry as defined in 1.12-2 and 1.12-3, and is not prevented from receiving benefits by 8.08.

3.02-2 Fifteen (15) Year Rule. Effective for retirements starting on and after August 1, 1987, an Employee shall be eligible to retire under the Plan and receive an Early Retirement pension determined under Column (b) or (c) of 4.02-2 when all of (a)-(d) and either of (e) or (f) below are satisfied:

(a) Covered Employment. The individual has Covered Employment as defined in 2.01-2 prior to August 1, 2016, that has not been lost due to a Permanent Break under both 2.03-1 and 2.03-2.

(b) Age. The individual has attained age fifty five (55).

(c) Minimum Service. The individual has accrued fifteen (15) or more Years of Service, excluding all service that precedes any Plan two (2) year Break as defined under 2.03-2(a).

(d) Stop Work in Industry. The individual no longer works in the Glass and Glazing Industry as defined in 1.12-2 and 1.12-3, and is not prevented from receiving benefits by 8.08.

(e) Column (c) Benefit. Any individual who satisfies (a)-(d) above and who was "active" (as defined in 4.01 2(c)) on August 1, 1988, or was in Contributory Service after August 1, 1988, shall have the benefit calculated under Column (c) of 4.02-2 for Early Retirement on or after August 1, 1988.

(f) Column (b) Benefit. Any individual who satisfies (a)-(d) above but not (e) above shall have the benefit calculated under Column (b) of 4.02-2 for Early Retirement on and after August 1, 1987.

2. Effective August 1, 2016, a new Section 3.02-3 is added to the Plan to read as follows:

3.02-3 Twenty (20) Year Rule. An Employee whose Covered Employment as defined in 2.01-2 starts on or after August 1, 2016, shall be eligible to retire under the Plan and receive an Early Retirement pension determined under Column (c) of 4.02-2 when all of the following conditions are satisfied:

(a) Age. The individual has attained age fifty five (55).

(b) Minimum Service. The individual has accrued twenty (20) or more Years of Service, excluding all service that precedes any Plan two (2) year Break as defined under 2.03-2(a).

(c) Stop Working in Industry. The individual no longer works in the Glass and Glazing Industry as defined in 1.12-2 and 1.12-3, and is not prevented from receiving benefits by 8.08.

3. Effective August 1, 2016, Section 4.02, Section 4.02-1, and Section 4.02-2 are amended to read as follows:

4.02 Early Retirement Pension. Effective for Early Retirements under 3.02-1, 3.02-2, and 3.02-3 on and after August 1, 1987, the Early Retirement pension on a single life basis shall be equal to a percentage of the retiree's total service benefit accrued at date of the last contributory Hour of Service. The applicable percentage shall be as specified in 4.02-1 or 4.02-2 and the applicable Columns (a), (b) or (c) under 4.02-2.

4.02-1 One Hundred Percent (100%) Early Retirement Benefit. The entire accrued benefit shall be payable, without reductions, as follows:

(a) At Normal Retirement Date when eligible under Columns (a), (b) or (c).

(b) At or after the 64th birthday if eligible under Column (b) or (c), but not Column (a).

(c) At or after the 62nd birthday only if eligible under Column (c) by reason of being "active" (as defined in 4.01-2(c)) on August 1, 1988, or in Contributory Service after August 1, 1988 (for Early Retirements under 3.02-2(e)), with at least fifteen (15) Years of Service as defined under 3.02-2(c) or meets the required of 3.02-3.

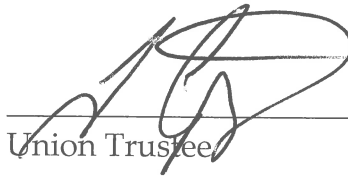
4.02-2 Reduced Early Retirement Benefit. Under each Column (a), (b) and (c), the entire accrued benefit shall be reduced by one half of one percent (.005) for each month that the benefit commencement date precedes the earliest age when the one hundred percent (100%) benefit is payable under such column. The reduction from birthday to birthday is six percent (6%) (twelve (12) x one-half percent (.50%)) as shown below:

	Column (a)	Column (b)	Column (c)
Age on Birthday	Retire Under 3.02-1 (10-Year Rule)	Retire Under 3.02-2(f) (15-Year Rule)	Retire Under 3.02-2(e) (15-Year Rule Active 8/1/88 or Thereafter) or 3.02-3 (20-Year Rule)
65	100%	100%	100%
64	94%	100%	100%
63	88%	94%	100%
62	82%	88%	100%
61	76%	82%	94%
60	70%	76%	88%
59	64%	70%	82%
58	58%	64%	76%
57	52%	58%	70%
56	46%	52%	64%
55	40%	46%	58%

ADOPTED December 16, 2014, and EXECUTED April 7, 2016.



Employer Trustee



Union Trustee