

AMENDMENT NO. 2

**CEMENT MASONS VACATION/HOLIDAY TRUST FUND
FOR NORTHERN CALIFORNIA**

SUMMARY PLAN DESCRIPTION

The Cement Masons Vacation/Holiday Trust Fund For Northern California Summary Plan Description (the "Plan"), is amended as follows:

1. Effective April 1, 2020, the new following Paragraph 17 is temporarily added to the Plan:

Notwithstanding the language of Paragraph 14 of the Plan, Participants who are experiencing loss of employment, substantial reduction of hours or other hardship resulting from the coronavirus (COVID-19) crisis, may receive an additional one-time disbursement from their Vacation/Holiday account. Disbursement requests must be made in writing. Eligible Participants may receive either fifty percent (50%) or (100%) percent of the amounts contributed to their Vacation/Holiday account during the period of August 1, 2019 through July 31, 2020. This amendment will be effective from April 1, 2020 through August 31, 2020.

Executed this 31st day of March 2020



Chairman



Co-Chairman