

**FOURTH AMENDMENT TO THE
IAM NATIONAL 401(K) PLAN
Amended and Restated Effective January 1, 2022**

WHEREAS, Section 6.07 of the IAM National 401(k) Plan gives the Board of Trustees of the Plan (the “Trustees”) the power to amend the Plan at any time;

WHEREAS, the Trustees desire to amend the Plan at any time to allow for Safe Harbor Non-Elective Contributions to be made on behalf of Collectively Bargained Employees;

NOW THEREFORE, effective January 1, 2027, the Trustees have agreed to amend the Plan as follows:

1. Article I, Section 1.10 is amended to read as follows:

Section 1.10. Contributions. “Contributions” means the amounts paid to the Fund, as permitted or required by the Collective Bargaining Agreement or participation agreement, the Plan, or applicable law, and shall consist of (a) Pre-Tax Elective Contributions; (b) After-Tax Elective Contributions; (c) Non-Elective Contributions; (d) Safe Harbor Non-Elective Contributions (e) Matching Contributions; (f) Rollover Contributions; and (g) Transfer Contributions.

2. Article II, Section 2.01 is amended to replace the final two sentences therein with the following:

Whenever only Non-Elective Contributions are provided for, the provisions of this Plan that apply to Elective Contributions will not apply to those Non-Elective Contributions. Whenever only Elective Contributions are provided for, the provisions of this Plan that apply to Non-Elective Contributions, Safe Harbor Non-Elective Contributions and Matching Contributions will not apply to those Elective Contributions.

3. Article II, Section 2.03 is amended to read as follows:

Section 2.03. Non-Elective Contributions, Safe Harbor Non-Elective Contributions, and Matching Contributions. If required by the Collective Bargaining Agreement or participation agreement, a Contributing Employer will make any Non-Elective or Matching Contributions on behalf of each Employee employed by that Employer in Covered Employment. These Non-Elective Contributions or Matching Contributions, if any, will be made in the amount and manner and within the time limits required by the Collective Bargaining Agreement or participation agreement; the Trust Agreement; this Plan; and any rules adopted by the Trustees in connection with this Plan. Matching Contributions may be made with respect to Pre-Tax Elective Contributions (including Catch-Up Pre-Tax Elective Contributions, unless otherwise elected by the Contributing Employer) or After-Tax Elective Contributions or both. Effective January 1, 2027, if required by the Collective Bargaining Agreement, a Contributing Employer will make Safe Harbor Non-Elective Contributions of at least 3% of Plan Compensation for the Plan

Year on behalf of each Collectively Bargained Employee employed by that Employer in Covered Employment. Safe Harbor Non-Elective Contributions will be made in the amount and manner and within the time limits required by the Collective Bargaining Agreement; the Trust Agreement; this Plan; the Internal Revenue Code (and guidance thereunder); and any rules adopted by the Trustees in connection with this Plan.

4. Article II, Section 2.04(b) is amended to read as follows:

- (b) An Employee may elect to defer Pre-Tax Elective Contributions or After-Tax Elective Contributions or both. Pre-Tax Elective Contributions are those Elective Contributions that meet the definition of “elective deferrals” as set forth in Section 402(g)(3) of the Code. After-Tax Elective Contributions are all other Elective Contributions. An Employee who is not a Highly Compensated Employee may defer Pre-Tax Elective Contributions of not less than 1% nor more than 50% of his Compensation for a payroll period in 1% increments. An Employee who is a Highly Compensated Employee may defer Pre-Tax Contributions of not less than 1% nor more than 10% of his Compensation for a payroll period in one percent increments, provided that effective January 1, 2027, a Highly Compensated Employee engaged in Covered Employment with a Contributing Employer that has agreed pursuant to the terms of the applicable Collective Bargaining Agreement to make Safe Harbor Non-Elective Contributions to the Plan may defer Pre-Tax Elective Contributions of not less than 1% nor more than 50% of his Compensation for a payroll period in 1% increments. All Employees may defer After-Tax Elective Contributions of not less than 1% nor more than 15% of his Compensation for a payroll period in 1% increments. In no event, however, shall the sum of the Pre-Tax and After-Tax Elective Contributions of an Employee who is not a Highly Compensated Employee exceed 50% of his Compensation in the payroll period. In addition, the sum of the Pre-Tax and After-Tax Elective Contributions of a Highly Compensated Employee may not exceed 25% of his Compensation in the payroll period, provided that effective January 1, 2027 the sum of the Pre-Tax and After-Tax Elective Contributions of a Highly Compensated Employee engaged in Covered Employment with a Contributing Employer that has agreed pursuant to the terms of the applicable Collective Bargaining Agreement to make Safe Harbor Non-Elective Contributions to the Plan may not exceed 50% of his Compensation in the payroll period. If the Employee is given a bonus or a similar large payment that meets the definition of Compensation, the Employee may enter into a special wage reduction agreement covering only that payment, under which the percentage limitation would be 100% instead of 50%. For purposes of this Section 2.04(b), “Compensation” shall have the meaning set forth in Section 6.11(d) of this Plan.

5. Article II, Section 2.04(e)(1) is amended to read as follows:

- (1) To ensure that the nondiscrimination tests of Code Sections 401(k) or 401(m) (if applicable) governing permissible levels of Pre-Tax Elective Contributions and

After-Tax Elective Contributions are met for the current Plan Year, or to ensure that one of the tests in (A) or (B) below is met for such Plan Year:

- (A) The actual average deferral percentage (ADP) of the Pre-Tax Elective Contributions (average contribution percentage (ACP) for After-Tax Elective Contributions) of the Highly Compensated Employees eligible to participate is not more than 1.25 times the actual ADP of the Pre-Tax Elective Contributions (ACP for After-Tax Elective Contributions) for all other Employees eligible to participate; or
- (B) The actual ADP of the Pre-Tax Elective Contributions (ACP for After-Tax Elective Contributions) for the Highly Compensated Employees eligible to participate is not more than 2.0 times the actual ADP of the Pre-Tax Elective Contributions (ACP for After-Tax Elective Contributions) for all other Employees eligible to participate, and the actual ADP of the Pre-Tax Elective Contributions (ACP for After-Tax Elective Contributions) for the Highly Compensated Employees eligible to participate does not exceed the actual ADP of the Pre-Tax Elective Contributions (ACP for After-Tax Elective Contributions) for all other Employees eligible to participate by more than two percentage points; or
- (C) Effective for Plan Years beginning on or after January 1, 2015, the ADP (or ACP) for Participants who are not Highly Compensated Employees shall be determined with reference to the current Plan Year. For Plan Years beginning on or after January 1, 2016, the Trustees may elect to use the ADP (or ACP) of the Participants who are not Highly Compensated Employees for the preceding Plan Year rather than the current Plan Year, but only if the Plan has used the current year testing method for each of the preceding 5 Plan Years.
- (D) The After-Tax Elective Contributions and Matching Contributions made by or on behalf of Collectively Bargained Employees shall be deemed to satisfy the ACP test.
- (E) The ADP test shall not apply to Pre-Tax Elective Contributions made by or on behalf of Collectively Bargained Employees that receive Safe Harbor Non-Elective Contributions for the Plan Year.

6. Article II, Section 2.04(f) is amended to read as follows:

- (f) Reductions, limitations or amendments required pursuant to Section 2.04(e)(1) or (2) above shall be made for Collectively Bargained Employees on a single aggregated collective bargaining unit basis for Plan Years beginning on or after January 1, 2015 (provided that, effective January 1, 2027, the Plan Administrator may aggregate collective bargaining units into separate groups so long as any such aggregation is reasonable and reasonably consistent from Plan Year to Plan Year) and for Non-Collectively Bargained Employees on an individual Contributing Employer basis in accordance with Treasury Regulations Sections 401(k)-1(b)(v)(B), 1.401(k)-2, 1.401(m)-1(b)(2), and 1.401(m)-2 as follows:
 - (1) The actual deferral percentage (or the actual contribution percentage as applicable) of the Highly Compensated Employee with the highest

deferral percentage (or actual contribution percentage as applicable) for the Plan Year shall be reduced to the extent necessary to cause such Highly Compensated Employee's ACP (or actual contribution percentage as applicable) to equal the actual deferral percentage (or actual contribution percentage as applicable) of the Highly Compensated Employee with the next highest actual deferral percentage (or actual contribution percentage as applicable). This process shall be repeated until the Plan satisfies one of the tests set forth in subsection (e) of this Section for such Plan Year.

- (2) The dollar amount of each reduction made pursuant to Section 2.04(f)(1) shall be determined for each Highly Compensated Employee and all such dollar amounts for such Plan Year shall be aggregated.
- (3) The Pre-Tax Elective Contributions (or After-Tax Elective Contributions as applicable) of the Highly Compensated Employee with the highest dollar amount of Pre-Tax Elective Contributions (or After-Tax Elective Contributions as applicable) for the Plan Year shall be reduced by the amount necessary to cause the amount of such Highly Compensated Employee's Pre-Tax Elective Contributions (or After-Tax Elective Contributions as applicable) to equal the amount of Pre-Tax Elective Contributions (or After-Tax Elective Contributions as applicable) of the Highly Compensated Employee with the next highest dollar amount of Pre-Tax Elective Contributions (or After-Tax Elective Contributions as applicable) for such Plan Year. This process shall be repeated until the total amount of such Contributions so reduced equals the aggregate dollar amount determined in Section 2.04(f)(1) above.
- (4) Effective January 1, 2027, with respect to Collectively Bargained Employees engaged in Covered Employment with a Contributing Employer that has agreed pursuant to the terms of the applicable Collective Bargaining Agreement to make Safe Harbor Non-Elective Contributions to the Plan, the Plan shall be a safe harbor plan, intended to meet the requirements of Section 401(k)(12) of the Code and exempt from the ADP test described above.

7. Article III, Section 3.02 is amended to read as follows:

Section 3.02. Establishment of Accounts. A separate Individual Account shall be established for each Participant when Contributions are first received unless an Individual Account has already been so established. The first valuation upon the establishment of an Individual Account, as well as all future Individual Account valuations, shall be based upon actual Contributions received on or before such Valuation Date. Such Individual Account shall reflect the amounts, if any, in the Participant's Pre-Tax Elective Contributions Account, After-Tax Elective Contributions Account, Non-Elective Contributions Account, Safe Harbor Non-Elective Contributions Account, Matching Contributions Account, Rollover Contributions Account, and Transfer Contributions Account. The Pre-Tax Elective Contributions Account means the account maintained for a Participant to record his Pre-Tax Elective Contributions, including any adjustments for

withdrawals, income, expenses, and realized and unrealized gains and losses thereto. The After-Tax Elective Contributions Account means the account maintained for a Participant to record his After-Tax Elective Contributions, including any adjustments for withdrawals, income, expenses, and realized and unrealized gains and losses thereto. The Non-Elective Contributions Account means the account maintained for a Participant to record his share of the Non-Elective Contributions of the Employer, including any adjustments for withdrawals, income, expenses, and realized and unrealized gains and losses thereto. The Safe Harbor Non-Elective Contributions Account means the account maintained for a Participant to record his share of the Safe Harbor Non-Elective Contributions of the Employer, including any adjustments for withdrawals, income, expenses, and realized and unrealized gains and losses thereto. The Matching Contributions Account means the account maintained for a Participant to record his Matching Contributions, including any adjustment for withdrawals, income, expenses, and realized and unrealized gains and losses thereto. The Rollover Contributions Account means the account maintained for a Participant to record his Rollover Contributions, including any adjustments for withdrawals, income, expenses, and realized and unrealized gains and losses thereto. The Transfer Contributions Account means the account maintained for a Participant to record any amounts transferred from another qualified Plan into this Plan pursuant to a transfer or merger agreement (Transfer Contributions), including any adjustments for withdrawals, income, expenses, and realized and unrealized gains and losses thereto.

8. Article III, Section 3.03(e) is amended to replace the last sentence therein with the following:

If a Contributing Employer does not make the monthly Non-Elective Contributions, Safe Harbor Non-Elective Contributions or Matching Contributions as required by the Collective Bargaining Agreement or participation agreement the Employer's delinquency will be allocated proportionately among the Individual Accounts of the Employees working that month for that Employer in Covered Employment.

9. Article IV, Section 4.09 is amended to read as follows:

Section 4.09. Hardship Distributions and Other Inservice Distributions

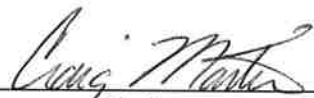
- (a) An Employee may at any time, upon written request, withdraw up to the balance of his Pre-Tax Elective Contributions Account in the event of hardship. Hardship will be found only if there is an immediate and heavy financial need of the Employee for which the Employee lacks other available resources. The Employee may be charged such reasonable administrative fees with respect to the hardship distribution as may be determined by the Trustees.
- (b) A distribution will be deemed to be on account of an immediate and heavy financial need only on account of:

- (1) expenses for medical care, described in Code Section 213(d), for the Employee, his Spouse, or any of the Employee's dependents (as defined in Code Section 152);
 - (2) costs directly related to the purchase (excluding mortgage payments) of a principal residence of the Employee;
 - (3) the payment of tuition and related educational fees for the next 12 months of post-secondary education for the Employee, his Spouse, or dependents;
 - (4) payments necessary to prevent the eviction from or foreclosure on the mortgage on the Employee's principal residence;
 - (5) payments for burial or funeral expenses for the Employee's deceased parent, Spouse, children, or dependents; or
 - (6) expenses for the repair of damage to the Employee's principal residence that would qualify for the casualty deduction under Code Section 165 (determined without regard to whether the loss exceeds 10% of adjusted gross income).
- (c) A distribution will be considered necessary to satisfy an immediate and heavy financial need only if:
- (1) the Employee has obtained all currently permissible distributions (other than hardship distributions) and non-taxable loans, if any, under this Plan and all other qualified plans maintained by an Employer or any affiliated company; and
 - (2) the amount of the distribution does not exceed the amount of the Employee's immediate and heavy financial need (including any amounts necessary to pay any federal, state or local income taxes or penalties reasonably anticipated to result from the distribution).
- (d) In order to receive a hardship distribution, the Employee must provide a written statement declaring the nature of the immediate and heavy financial need and declaring that the immediate and heavy financial need cannot be satisfied through any of the following: reimbursement or compensation by insurance or otherwise; liquidation of the Employee's assets; ceasing contributions under this Plan; other distributions or nontaxable loans from this Plan or any other plans maintained by the Employer or any other employer; or borrowing from commercial sources on reasonable commercial terms. In the absence of actual knowledge to the contrary, the Plan may rely on this written statement to establish that the distribution is necessary to satisfy an immediate and heavy financial need of the Employee.
- (e) A hardship distribution will be made only if: the demonstrated heavy and immediate financial need is \$500 or greater; and the balance in the Elective Contributions Account is \$500 or greater. Hardship distribution may not be made from a Rollover Contributions Account; however, any Rollover Contributions Account must otherwise be distributed to the Employee before consideration of whether a hardship distribution will be made. Hardship distributions shall be distributed in cash.

- (f) A Participant may, upon written request, withdraw an amount of not more than the value of his After-Tax Elective Contributions Account and his Rollover Contributions Account at any time in a single sum. In addition, effective July 1, 2015, a Participant who has attained age 59 1/2 may elect, at any time prior to his separation from employment with a Contributing Employer (whether or not his employment is in Covered Employment), upon written request, to withdraw not more than the value of his Pre-Tax Elective Contributions Account, his Transfer Account, his Non-Elective Contributions Account, his Matching Contributions Account, and his Safe Harbor Non-Elective Contributions Account in a single sum.
- (g) Qualified Participants may take a Coronavirus-Related Distribution (as defined under the CARES Act) from the Plan not to exceed the lesser of (i) the Participant's vested account or (ii) \$100,000 reduced by the aggregate amount of all prior Coronavirus-Related Distributions, during the period of January 1, 2020 through December 30, 2020. A Coronavirus-Related Distribution is: 1) not subject to the 10% early withdrawal tax under Code Section 72(t); 2) not be treated as an Eligible Rollover Distribution; and 3) eligible for re-contribution back into the Plan within three years from the date of distribution. No documentation of losses or expenses is required to justify distribution. The Plan may rely on the Participant's certification that he satisfies a condition to be a Qualified Participant unless the Plan has actual knowledge to the contrary.

IN WITNESS WHEREOF, the undersigned have set their hands as of the dates written below.

Date: July 29, 2026


Co-Chairman Union Trustee

Date: July 29, 2026


Co-Chairman Employer Trustee