

AMENDMENT NO. 1

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT SHARING PLAN

The Plan named above gives ACCE Benefit Trust the right to amend it at any time. According to that right, the Plan is amended as follows:

Effective September 1, 2014

By striking the Plan name from the TITLE PAGE and any Participation Agreement and substituting the following:

ASSOCIATION OF CHAMBER OF COMMERCE EXECUTIVES PROFIT SHARING PLAN

By striking all references to 'American Chamber of Commerce Executives' within the Plan and any Participation Agreement and substituting the following:

Association of Chamber of Commerce Executives

Effective January 1, 2016

By striking the second paragraph of the definition of Eligibility Service under the DEFINITIONS SECTION of Article I and substituting the following:

For purposes of using the days, three month, or six month service period for crediting eligibility service in this Plan, Eligibility Service means an Employee's Period of Service. Eligibility Service shall be measured from his Employment Commencement Date to his most recent Severance Date. This Period of Service shall be reduced by any Period of Severance that occurred prior to his most recent Severance Date, unless such Period of Severance is included under the service spanning rule below. This period of Eligibility Service shall be expressed as days or months (on the basis that 30 days equal one month).

By striking the eighth paragraph of subparagraph (a) under the EMPLOYER CONTRIBUTIONS SECTION of Article III and substituting the following:

The Plan provides for an automatic election to have Elective Deferral Contributions made. The automatic Elective Deferral Contribution shall be Pre-tax Elective Deferral Contributions and shall be the percentage of Compensation elected in the Participation Agreement (not less than 6%). The Participant may affirmatively elect a different percentage or elect not to make Elective Deferral Contributions, and may elect to designate all or any portion of his Elective Deferral Contributions as Roth Elective Deferral Contributions.

By striking the VOLUNTARY CONTRIBUTIONS BY PARTICIPANTS SECTION of Article III and substituting the following:

No Voluntary Contributions may be made on or after January 1, 2016.

The part of the Participant's Account resulting from Voluntary Contributions is 100% vested and nonforfeitable at all times.

This amendment is made an integral part of the aforesaid Plan and is controlling over the terms of said Plan with respect to the particular items addressed expressly herein. All other provisions of the Plan remain unchanged and controlling.

Unless otherwise stated on any page of this amendment, eligibility for benefits and the amount of any benefits payable to or on behalf of an individual who is an Inactive Participant on the effective date(s) stated above, shall be determined according to the provisions of the aforesaid Plan as in effect on the day before he became an Inactive Participant.

Signing this amendment, ACCE Benefit Trust, as plan sponsor, has made the decision to adopt this plan amendment. ACCE Benefit Trust is acting in reliance on its own discretion and on the legal and tax advice of its own advisors, and not that of any member of the Principal Financial Group or any representative of a member company of the Principal Financial Group.

Signed this 17TH day of DECEMBER, 2014.

ACCE BENEFIT TRUST

By William G. M... [Signature]

CHAIRMAN
Title