

AMENDMENT NO. 3

ASSOCIATION OF 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 Association of Chamber of Commerce Executives Profit Sharing Plan (the "Plan") is amended as follows:

Effective January 1, 2019

By striking the Plan name from the Plan's title page and substituting the following:

ACCE BENEFIT TRUST PROFIT SHARING PLAN

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 "Automatic Deferral Percentage"). 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. Unless the Participant affirmatively elects otherwise, the Participant's Automatic Deferral Percentage will increase by 1% of Compensation, up to a maximum of 10% of Compensation ("Escalation"). Escalation will occur as of the first day of each Plan Year; provided, however, that Escalation shall only apply to a Participant if the Participant has been eligible to make Elective Deferral Contributions for at least six (6) months prior to the Escalation date.

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

Such automatic election shall apply as soon as administratively feasible after a Participant first becomes eligible to make Elective Deferral Contributions (or again becomes eligible after a period during which he was not an Active Participant).

By striking the fifth paragraph under the WITHDRAWAL BENEFITS section of Article V and substituting the following:

A Participant may withdraw any part of his Vested Account resulting from the following contributions in the event of hardship due to an immediate and heavy financial need:

Elective Deferral Contributions
Qualified Nonelective Contributions

Qualified Matching Contributions

By striking the seventh paragraph under the WITHDRAWAL BENEFITS section of Article V and substituting the following:

No withdrawal shall be allowed which is not necessary to satisfy such immediate and heavy financial need. Such withdrawal shall be deemed necessary only if both of the following requirements are met: (i) the distribution is not in excess of the amount of the immediate and heavy financial need (including amounts necessary to pay any Federal, state, or local income taxes or penalties reasonably anticipated to result from the distribution) and (ii) the Participant has obtained all distributions, other than hardship distributions, currently available under all plans maintained by the Employer. A Participant's elective contributions and participant contributions previously suspended for six months under this paragraph, in effect prior to January 1, 2019, will be unsuspended, effective January 1, 2019.

This Amendment No. 3 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.

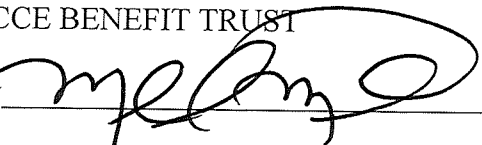
Unless otherwise stated on any page of this Amendment No. 3, eligibility for benefits and the amount of any benefits payable to or on behalf of an individual who is an Inactive Participant on the effective date stated above, shall be determined according to the provisions of the aforesaid Plan as in 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 No. 3. 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 13th day of November, 2018

ACCE BENEFIT TRUST

By



Chairman

Title