

AMENDMENT NO. 7

ACCE BENEFIT TRUST PROFIT SHARING PLAN

Section 10.01 of the ACCE Benefit Trust Profit Sharing Plan (the "Plan") gives the ACCE Benefit Trust the right to amend the Plan at any time. According to that right, the Plan is amended as follows:

Effective January 1, 2025

Section 3.01(a) is amended by striking the final four paragraphs therein and substituting the following:

No Participant shall be permitted to have Elective Deferral Contributions, as defined in the EXCESS AMOUNTS SECTION of this article, made under this Plan, or any other plan, contract, or arrangement maintained by the Employer, during any calendar year, in excess of the dollar limitation contained in Code Section 402(g) in effect for the Participant's taxable year beginning in such calendar year. The dollar limitation in the preceding sentence shall be increased by the dollar limit on Catch-up Contributions.

Catch-up Contributions for a Participant for a taxable year may not exceed the dollar limit on Catch-up Contributions under Code Section 414(v) for the taxable year (including, effective January 1, 2025, with respect to Participants who have attained age 60, but who have not attained age 64 before the close of the calendar year, the limitations of Code Section 414(v)(2)(E)).

Elective Deferral Contributions are 100% vested and nonforfeitable.

Section 3.04 is amended by adding the following new paragraph to the end of thereof:

Effective January 1, 2025, in-plan Roth rollovers are also allowed from all or any portion of a Participant's Vested Account (other than a designated Roth account) that is not otherwise eligible for distribution ("otherwise non-distributable amount") in accordance with Code Section 402A(c)(4)(E) and such procedures established by the Plan Administrator. Any distribution restrictions that applied to the otherwise non-distributable amounts shall continue to apply after the in-Plan Roth rollover.

Section 3.05 is amended by striking the third paragraph therein and substituting the following:

Forfeitures shall be determined at least once during each Plan Year. Forfeitures shall first be used within 12 months following the close of the Plan Year in which the amount was forfeited to reduce Employer Contributions for that Participant's Employer made after the Forfeitures are determined. Upon their application to reduce Employer Contributions, Forfeitures shall be deemed to be Employer Contributions. Any other Forfeitures that have not been used to reduce Employer Contributions shall be applied within 12 months following the close of the Plan Year in which the amount was forfeited

to pay reasonable administrative expenses of the Plan (except for any expenses that relate solely to a specific Participant, Beneficiary, or Alternate Payee on an individual rather than a Plan-wide basis).

Section 3.08 is amended by replacing each reference to "Code Section 414(v)" therein with "Code Section 414(v) (including, effective January 1, 2025, with respect to Participants who have attained age 60, but who have not attained age 64 before the close of the calendar year, the limitations of Code Section 414(v)(2)(E))".

This Amendment No. 7 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. 7, 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.

Signed this 20th day of November, 2024

ACCE BENEFIT TRUST

By William G. Mich
Signature

CHAIR
Title