

AMENDMENT NO. 3

ASSOCIATION OF CHAMBER OF COMMERCE EXECUTIVES  
DEFERRED COMPENSATION PLAN

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

Effective January 1, 2023, by striking the Plan name from the TITLE PAGE and any Plan Joinder Agreement and substituting the following:

ACCE BENEFITS TRUST EXECUTIVE DEFERRED COMPENSATION PLAN

Effective January 1, 2023, by striking the reference to "Association of Chamber of Commerce Executives Deferred Compensation Plan" in Section 2.19 of the Plan and substituting such reference with "ACCE Benefits Trust Executive Deferred Compensation Plan."

Effective January 1, 2020, by striking Section 6.4 ("Minimum Distribution Requirements") in its entirety and substituting the following:

**6.4 Minimum Distribution Requirements.** Notwithstanding any provision in the Plan to the contrary, the distribution of a Participant's Deferred Compensation Account shall comply with Section 401(a)(9) of the Code and the Regulations thereunder, the provisions of which are incorporated herein by reference.

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.

Signing this amendment, ACCE Benefit Trust, as Plan sponsor, has made the decision to adopt this Plan amendment. The 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 16<sup>th</sup> day of December, 2022

ACCE BENEFIT TRUST

By Walter G. MTA  
Signature

CHAIR  
Title

MEMORANDUM

TO: [Illegible]

FROM: [Illegible]

SUBJECT: [Illegible]

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