

**Local 697, I.B.E.W. & Electrical Industry Pension Fund**  
**Amendment No. 3**  
**To the January 1, 2014 Restated Plan Document**

**Synopsis:** The following amendment allows a disabled participant to take an Early Retirement while awaiting a disability determination:

The Board of Trustees hereby adopts the following amendment to the Pension Plan of the Local 697, I.B.E.W. & Electrical Industry Pension Fund (the "Plan"), effective October 1, 2016:

Article 7 entitled **Disability Retirement** is hereby amended to add a **Section 7.06** to read as follows:

**7.06 Converting an Early Retirement to a Disability Retirement**

A participant receiving an Early Retirement Pension under Article 5 may convert his benefit to a Disability Pension under this Article 7 if:

- (a) Subsequent to beginning receipt of his Early Retirement Pension, he is determined to be totally disabled under Section 7.03, and
- (b) he would have otherwise been eligible for a Disability Pension under Section 7.01 had he not taken an Early Retirement Pension

If these conditions are met, the participant may convert his benefit to a Disability Pension as of the later of the date he:

- (a) Receives notice he is totally disabled as defined in Section 7.03, or
- (b) Submits a copy of the participant's Social Security Notice of Disability to the Fund Office.

This conversion will provide that any reduction in his benefit for Early Retirement, as defined in Section 5.02, will no longer apply to his benefit.