

AMENDMENT NO. 18-1
TO THE
RULES AND REGULATIONS
OF THE MEBA 401(K) PLAN

At their October 24, 2018 meeting, the Trustees of the MEBA 401(k) Plan (the "Plan") approved changes to the Plan's Rules and Regulations effective as of August 23, 2017 with respect to Hurricane Harvey hardships and September 4, 2017 with respect to Hurricane Irma hardships as set forth below and also to clarify the forfeiture provisions for uncashed checks and payments due to missing Participants and Beneficiaries:

1. Article VI, Section 6.09 shall be amended to add new subsection 6.09(g), to read as follows:
 - (g) The Plan has adopted special hardship withdrawal rules for Participants affected by Hurricane Harvey and Hurricane Irma.
 - (1) These rules apply only to withdrawals made between August 23, 2017, and January 31, 2018, made for hardships arising from Hurricane Harvey and to withdrawals made between September 4, 2017 and January 31, 2018 for hardships arising from Hurricane Irma.
 - (2) These rules will only apply to a Participant if on August 23, 2017 for Hurricane Harvey hardship withdrawals, or on September 4, 2017 for Hurricane Irma hardship withdrawals, the Participant's principal residence; the Participant's place of employment; or the principal residence or place of employment of a Participant's lineal ascendant or descendant, dependent, or spouse was located in one of the Texas counties identified for individual assistance by the Federal Emergency Management Agency because of the devastation caused by Hurricane Harvey, or Hurricane Irma, as applicable.
 - (3) For hardship withdrawals described in subsection (1) made by Participants described in subsection (2):
 - a. The limitations set forth in Section 6.09(a) shall apply;
 - b. A Hardship need not be limited to the reasons listed in Section 6.09(c), but shall include any hardship arising from Hurricane Harvey or Hurricane Irma, as applicable, including for example, expenses a Participant incurs for food, shelter, or the repair or replacement of a principal residence.
 - c. Documentation that the withdrawal is necessary to satisfy the financial need of the Participant as defined in Section 6.09(d) need not be provided prior to approval of the withdrawal. The Plan Office may rely on a

Participant's representations unless the Plan Office has actual knowledge that such representations are not correct.

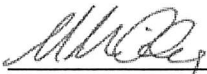
- d. The rules regarding post-withdrawal contributions described in Section 6.09(e) shall not apply.

2. Effective January 1, 2018, Article VI, Section 6.12(a) shall be amended to read as follows (*new language shown in bold italics and deletions shown in strikethrough*):

(a) Notwithstanding any provision to the contrary, if benefits become distributable under the Plan and the Plan Office is unable to locate the Participant or Beneficiary to whom the benefits are payable after a reasonable effort to ascertain the whereabouts of such Participant or Beneficiary, the Account of such Participant or Beneficiary shall be forfeited as of the end of the Plan Year which follows the Plan Year in which such benefits became distributable (or as soon as practicable thereafter). ***Similarly, if a check is issued to a Participant or Beneficiary but remains uncashed and, after reasonable effort, the Plan Office is unable to locate the Participant or Beneficiary to whom the check was issued (or the Participant or Beneficiary is located but fails or refuses to cash the check), the uncashed check of such Participant or Beneficiary shall be forfeited as of the end of the Plan Year that includes the twelfth month after the date such check was issued.***

A record of the undeliverable amount (***or uncashed check amount***) shall be maintained and if such Participant or Beneficiary subsequently makes proper claim for such amounts, the amount of such Account ***or check*** shall be restored and shall be distributed to such Participant or Beneficiary in accordance with terms of the Plan, but without any interest or earnings ~~for the period beginning after the Account has been forfeited and the date the distribution is actually made.~~

Effective Date: As stated above
Language Approved: October 24, 2018



H. Marshall Ainley, Chairman



Edward Hanley, Secretary

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