

**PORAC LEGAL DEFENSE FUND**

**AMENDMENT NO. FOUR TO THE LEGAL DEFENSE FUND PLAN DOCUMENT  
(As restated through September 30, 2022)**

The Board of Trustees of the PORAC Legal Defense Fund, pursuant to Section 3 of Article VI of the Fund's Trust Agreement and pursuant to Article VII of the LDF Plan Document, hereby amends the LDF Plan Document as follows:

1. Restate the last sentence of Article IV, Section 2. (a) (2), in its entirety:

“In the event that these two requirements are not satisfied, the Legal Defense Fund shall Monitor (as defined in Section 15 of Article I, Definitions) the case to ascertain if a considerable likelihood of punitive damages subsequently arises, in which event, provided that the Legal Defense Fund is subrogated to the Participant’s rights against the employer or its insurer, the case will then be referred to a Panel Attorney and benefits will be provided as set forth in Article III hereof.”

2. Renumber Sections 7 and 8 of Article V as Sections 8 and 9, respectively, and insert a new Section 7 as follows:

**“7. Legal Actions**

A Participant may pursue his or her claim for benefits in court under ERISA Section 502(a) only after he or she exhausts all administrative remedies as provided in this Article V. Failure of a Participant to exhaust all administrative remedies will preclude judicial review.”

3. The effective date of this Amendment No. Four is August 18, 2023.

This amendment was adopted by the Board of Trustees at a regular meeting held in Sacramento, California on August 18, 2023.



CHAIR



VICE CHAIR