Participant Protection (Whistleblower) Policy

It is the express policy of the Board of Trustees to not discharge, fine, suspend, expel, discipline, or discriminate against a participant or beneficiary for exercising any right to which he or she is entitled under the provisions of this Plan, Title I of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), section 3001 of ERISA, or the Welfare and Pension Plans Disclosure Act, or for the purpose of interfering with the attainment of any right to which such participant may become entitled under this Plan, Title I or Section 3001 of ERISA, or the Welfare and Pension Plans Disclosure Act. It is further the express policy of the Board of Trustees to not discharge, fine, suspend, expel, or discriminate against any person because he or she has given information or has testified or is about to testify in any inquiry or proceeding relating to this ERISA or the Welfare and Pension Plans Disclosure Act.

In the event that any person believes he or she has been the victim of a violation of this policy, or that the Plan or any of its officers, agents or Trustees has committed any violation of law, or that any policy, practice or activity of the Plan is in violation of applicable law, he or she shall file a grievance with the Board of Trustees.