

**AMENDMENT NO. 11
TO THE
PREMIUM REIMBURSEMENT PLAN FOR RETIREES
OF THE
SANTA MONICA CITY EMPLOYEES COALITION BENEFIT TRUST**

The Board of Trustees of the Santa Monica City Employees Coalition Benefit Trust (the “Trust”) does hereby amend the “Premium Reimbursement Plan for Retirees,” restated effective January 1, 2025 (Dr. 8/28/24) (the “Plan”), as follows:

1. Definition of Plan Year. The following definition of Plan Year is added at Section 1.18 and subsequent Subsections are renumbered and references adjusted accordingly throughout the Plan, effective immediately:

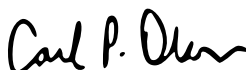
“1.18 ‘Plan Year’ means January 1 to December 31.”

2. Forfeiture of Monthly Benefits with No Surviving Beneficiaries. To provide direction on use of assets after death of a Beneficiary with no surviving Beneficiaries or when there is a Chronic Missing Participant, as defined in the Missing Participant Policy, Section 3.4(f) is added as follows, effective May 1, 2025:

“(f) Forfeiture: Death of Beneficiary Without Surviving Beneficiaries/Chronic Missing Participants. A Beneficiary’s monthly benefits are forfeited into the pooled account upon confirmation that there are no living Beneficiaries. The forfeited benefit funds will increase the assets of the pooled account for actuarial valuations and will be used for operating expenses and benefits, pursuant to procedures adopted by the Trustees. If a surviving Beneficiary later makes a claim for benefits, the Trust Office shall reinstate the Beneficiary’s monthly benefits. These forfeiture policies and procedures will also apply to Missing Participants that are not found after a reasonable period of searching, as defined by the Trustees, provided that if the Missing Participant is later found, benefits will be reinstated, as stated herein for surviving Beneficiaries that are found after forfeiture of their benefits.”

Adopted at a Board of Trustees meeting on February 6, 2025, and effective as stated above.

**For the BOARD OF TRUSTEES,
Santa Monica City Employees Coalition Benefit Trust**



Trustee

Carl P. Olson

Print Name



Trustee

Harkamansh Morzeai

Print Name