

FIRST AMENDMENT
TO
THE UNITED STATES ARMY NONAPPROPRIATED
FUND EMPLOYEE 401(k) SAVINGS PLAN

This FIRST AMENDMENT to the United States Army Nonappropriated Fund Employee 401(k) Savings Plan, amended and restated effective 1 January 2014 (the "Plan"), is made in accordance with Section 11.1 of the Plan effective as of the dates set forth below, by the Commanding General, U.S. Army Installation Management Command, effective as of the date provided below.

Effective 1 January 2016, Article I will be amended by the addition of a new Section 1.2 and renumbering the current Section 1.2 and following Sections as 1.3, 1.4, etc.

Section 1.2 "Automatic 401(k) Contribution Arrangement" shall mean an arrangement under which, in the absence of an affirmative election by an Eligible Employee, one (1) percentage of Earnings will be withheld from the Eligible Employee's pay and contributed to the Plan as a Pretax Contribution.

Effective 1 January 2015, Section 1.8 of the Plan shall be amended in its entirety to read as follows:

Section 1.18 "Entry Date" shall mean the first day of the payroll period coincident with or immediately following the election.

Effective 1 January 2015, Section 2.4 of the Plan shall be amended in its entirety to read as follows:

Section 2.4 Notification of Eligible Employees and Entry into Plan

(a) The Benefits Program Manager shall notify each Employee of the eligibility requirements and benefits under the Plan prior to the Entry Date on which he first becomes eligible to participate. Each Employee, including a former Participant who is reemployed, who has satisfied the eligibility requirement specified in this Article II shall become a Participant by filing an election with the Benefits Program Manager to have Pretax Contributions made on his behalf in accordance with Section 3.1 of Article III. The Employee's participation shall become effective on the Entry Date coincident with or next following the date on which such Employee files his election or as soon as practicable thereafter. An Employee shall also be required to make investment elections pursuant to Section 7.2 of Article VII and to designate a Beneficiary pursuant to Section 9.6 of Article IX.

(b) Notwithstanding anything herein to the contrary, effective 1 January 2016, an automatic 401(k) contribution arrangement will go into effect for each new Eligible Employee, including a former Participant who is reemployed on or after 1 January 2016,

who has satisfied the eligibility requirement specified in this Article II. The Eligible Employee shall become a Participant by having a default elective deferral of 1% of Pretax Contributions made on his behalf in accordance with Section 3.1 of Article III.

Effective 1 January 2015, Section 3.2 of the Plan shall be amended by deleting the words "at least quarterly" in the third line thereof.

Pursuant to the authority of the Secretary of the Army and as prescribed by army Regulation 215-1, this First Amendment to the United States Army Nonappropriated Fund Employee 401(k) Savings Plan Restated effective 1 January 2014 is hereby adopted.

Stephanie L. Hoehne
Stephanie L. Hoehne
Director, G9

12 Mar 2015
Date