

FIRST AMENDMENT
TO
THE UNITED STATES ARMY NONAPPROPRIATED FUND
EMPLOYEE RETIREMENT PLAN

This FIRST AMENDMENT to the United States Army Nonappropriated Fund Employee Retirement Plan, amended and restated effective 1 January 2014 (the "Plan"), is made in accordance with Section 9.1 of the Plan effective as of the dates set forth below, by the Plan Sponsor, effective as of the dates provided below:

Effective 1 January 2016, Article VIII, Section 8.1, Employee Contributions, shall be amended to read as follows:

Section 8.1 Employee Contributions

Each enrolled Employee is required to make contributions to the Plan equal to a minimum of two percent (2%) of Earnings for each payroll period during his period of Plan participation. Effective 1 January 2017, the Employee contribution rate may be increased by order of the Commanding General, U.S. Army Installation Management Command, if the actuarial value of the Trust assets is trending below ninety percent (90%) of the Trust liabilities, as reflected in the annual report issued by the Actuary. The trend is defined as twenty (20) years from the date of the Actuary report. The two percent (2%) Employee contribution rate may be increased at a rate of four tenths of one percent (0.40%) the first year, and one quarter of one percent (0.25%) each succeeding year, to a maximum Employee contribution rate not to exceed three point four percent (3.40%) yearly. The actuarial asset value of the Trust will be evaluated annually and the Employee contribution rate will be increased only if the actuarial value of the Trust assets is trending below ninety percent (90%) of the Trust liabilities. Such contributions shall be collected by payroll deduction and remitted to the Trust as soon as possible after the payroll period for which such deductions are made.

Effective 1 October 2016, Article VIII, Section 8.2, Employer Contributions, shall be amended to read as follows:

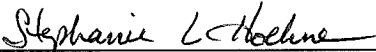
Section 8.2 Employer Contributions

Employer contributions shall be made to the Trust in an amount which shall be determined by an actuarial valuation as the amount necessary to fund the Plan on an actuarially sound basis. Effective 1 October 2018 each one quarter of one percent (0.25%) Employee contribution rate increase will be matched with a corresponding one quarter of one percent (0.25%) increase in the Employer contribution rate of Earnings per Employee.

All Employer contributions shall derive from nonappropriated funds and no appropriated funds of the United States shall become due or paid as a result of this Plan. Forfeitures arising from terminations prior to attainment of a nonforfeitable right to a benefit shall serve to reduce any fund equity shortfall or Employer contribution and shall not be used to increase benefits.

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 Retirement Plan Restated effective 1 January 2014 is hereby adopted.

All other provisions of the Plan shall remain unchanged.



Stephanie L. Hoehne
Director, G9



Date