

THIRD AMENDMENT  
TO  
THE U.S. ARMY NONAPPROPRIATED  
FUND EMPLOYEE 401(k) SAVINGS PLAN

This THIRD 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 by the Plan Sponsor, effective as of 1 January 2019:

The second sentence of Article VIII, Section 8.1(c) will be amended to read as follows:

"Any further amounts necessary shall next be debited from the value of the Participant's Employee Account to the extent such Account represents Pretax Contributions and earnings on Pretax Contributions."

The following will be added as the last sentence of Article VIII, Section 8.1(d):

"Effective January 1, 2019, the six month suspension of Pretax Contributions following a withdrawal is eliminated."

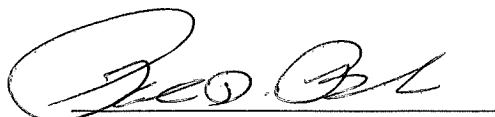
The first sentence of Article VIII, Section 8.2(f) will be amended to read as follows:

"Each loan will bear a rate of interest to be no more than 1% over the prime rate, as published by Reuters on the first business day of the calendar quarter, for that calendar quarter."

The third paragraph of Article VIII, Section 8.2(h) will be amended to read as follows:

"(2) the borrower's death, retirement or termination."

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



Paul D. Burk  
Director, G9

20181012

Date