AMENDMENT NO. 2

TO

AGC HEALTH BENEFIT TRUST

POLICY ON DOLLAR BANKS

The Trustees for the AGC Health Benefit Trust adopted a Policy on Dollar Banks in 1999, which was amended by an Amendment No. 1 in 2009. The Trustees further amend the Policy as follows:

1. Dollar Banks Remaining Upon Termination of Employer Participation

In order to permit use of a remaining Dollar Bank balance to pay premiums for individual health insurance coverage as an alternative to group coverage, in 5.02(a) "group" is deleted.

2. Effective Date

The change made by this Amendment shall be effective December 1, 2012.

AGC Health Benefit Trust

Norman Russell, Chair

Date signed: March 5, 2013