

AMENDMENT NO. 3
to the
DELRAY BEACH POLICE, FIRE FIGHTERS & PARAMEDICS
RETIREE BENEFIT FUND
PLAN DOCUMENT - SECOND RESTATED

The PLAN DOCUMENT - SECOND RESTATED of the DELRAY BEACH POLICE, FIRE FIGHTERS & PARAMEDICS RETIREE BENEFIT FUND is hereby amended as follows:

1. By deleting the subsection entitled TIME OF PAYMENT OF BENEFIT as contained in section **D. SCHEDULE OF BENEFITS** of the Plan Document - Second Restated in its entirety and substituting in lieu thereof the following:

TIME OF PAYMENT OF BENEFIT

Benefits shall begin on January 1, 2004, and there shall be no retroactive payments made for any period of time prior to January 1, 2004. Benefits payable prior to January 1, 2010, shall be paid on an annual basis. Effective January 1, 2010, annual benefits shall be payable on a monthly basis so that the total monthly payments in any given year equal the annual benefit to which a participant is entitled for that same year. Monthly payments shall be issued within the first five (5) business days of each month.

After receiving a completed Application for Benefits Form and verifying eligibility, the Fund will calculate the total annual benefit to be paid to the Covered Person from the first of the month following retirement as defined herein until December 31 of that year, but in no event will payment be made for anytime prior to January 1, 2004, or retroactively for more than one year from the date the completed Application for Benefits is submitted. This amount shall be paid with the first monthly benefit payment the following January. Thereafter, the Fund will pay the annual benefit on a monthly basis so that the total monthly payments received in any given year equal the annual benefit which the Covered Person is eligible to receive. Such payments shall continue until the death of the Covered Person so long as health insurance is maintained by the Covered Person and proof thereof is submitted annually by filing an Affidavit of Continued Eligibility. An Affidavit of Continued Eligibility must be submitted by December 15 of each year in order to be considered timely. If an Affidavit of Continued Eligibility is not submitted by January 15 of the year in which benefits are payable, the Covered Person may, at the discretion of the Board of Trustees, forfeit, in whole or in part, his or her annual benefit for that year. A Covered Person who forfeits his or her annual benefit due to failure to timely submit an Affidavit of Continued Eligibility remains eligible to receive future benefits, including remaining monthly payments in any given year, so long as an Affidavit of Continued Eligibility is filed with the Board of Trustees.

All payments will be sent to the Covered Person's last known address as provided for on the Application for Benefits Form, unless and until the Covered Person provides written notice of a change of address to the Plan Administrator. If any payment is returned to the Fund as a result of the failure of the Covered Person to provide a change of address, no further

payments will be made unless and until the Covered Person provides written notice of the change of address to the Plan Administrator. In such a situation, the Fund will resume the payment of benefits prospective only.

EXCEPT AS HEREIN AMENDED, THE PLAN DOCUMENT - SECOND RESTATED SHALL REMAIN IN FULL FORCE AND EFFECT.

IN WITNESS WHEREOF, the Board of Trustees has caused this Amendment No. 3 to the Plan Document - Second Restated to be executed this 19 day of AUGUST, 2009, to be effective upon execution.

BOARD OF TRUSTEES

James H. Tabach

Conrad

Mark Dagnan

David C. Brannon

[Signature]

WITNESSED BY:

Mark W. JFF