

**AMENDMENT NUMBER FIVE TO THE PENMAC STAFFING SERVICES, INC.
EMPLOYEE STOCK OWNERSHIP PLAN**

THIS AMENDMENT SHALL BE TO THE PENMAC STAFFING SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN, as amended and restated effective January 1, 2014 (the "Plan") and is being made and entered into by Penmac Staffing Services, Inc., (the "Company") effective as of January 1, 2018.

WITNESSETH:

WHEREAS, Section 10.1 of the Plan permits the Company to amend the Plan, and

WHEREAS, this Amendment shall be Amendment Number Five to the Plan; and

WHEREAS, the Company previously amended the Plan to allow a lump sum distribution to any Participant who has previously terminated employment or terminates employment in the future with a vested Account balance of more than \$5,000 but not more than \$10,000 effective as of January 1, 2017, with vested Account balances exceeding \$10,000 being paid in installment payments; and

WHEREAS, the Company now desires to amend the Plan effective January 1, 2018 (1) (a) to provide that any Participant who first begins his installment payments on or after January 1, 2018 will automatically receive the remaining balance of such payments in a lump sum payment if immediately before an installment is payable, his remaining vested balance of his Account is \$10,000 or less and (b) to provide that any Participant who began receiving installments prior to January 1, 2018 be allowed to elect to receive the remaining balance of such payments in a lump sum payment if immediately before an installment is payable, his remaining vested balance of his Account is \$10,000 or less and (2) to clarify the order of persons receiving a distribution for a deceased Participant who is not married or who has not designated a Beneficiary at the time of his death;

NOW, THEREFORE, the Plan is amended as follows:

1. By amending Section 7.6(b) effective as of January 1, 2018 to read as follows:
 - (b) For an Account with a vested balance in excess of \$10,000, in a series of five annual installments. If the vested balance of the Participant's Account, as of the Accounting Date immediately preceding the date the distribution of his Account is to commence, exceeds \$1,105,000 (for the 2018 Plan Year), the five-year installment period will be extending by one year for each \$220,000 (for the 2018 Plan Year) (or fraction thereof) by which such Account balance exceeds \$1,105,000 (for the 2018 Plan Year), but not to exceed five additional years. The dollar limits in this subsection will be adjusted at the same time and in the same manner as adjustments under Code Section 415(d) are required to be made. Notwithstanding the foregoing, if a Participant first begins receiving installment payments in 2018 or thereafter and immediately before an installment is payable

the remaining vested balance of his Account is \$10,000 or less, such remaining balance will be automatically paid to the Participant in full in a single lump sum payment at the time when such installment payment otherwise would have been made. If a Participant began receiving installment payments prior to 2018 and in 2018 or thereafter, the remaining vested balance of his Account is \$10,000 or less immediately before an installment is payable, he may elect to receive the remaining balance in a single lump sum at the time such installment payment otherwise would have been made.

2. By amending Section 7.7(e) to read as follows:

(e) Subject to subsection 7.7(b), if any Participant is unmarried and fails to designate a Beneficiary in the manner provided above, or if the designated Beneficiary does not survive the Participant, the Committee will direct the Trustee to distribute the Participant's benefits in the following order of priority, to the Participant's: (i) if the vested Account balance is not more than \$10,000, Surviving Spouse; (ii) surviving children, in equal shares; (iii) surviving parents, in equal shares; (iv) surviving siblings, in equal shares; (v) surviving nieces and nephews, in equal shares; or (vi) if the vested Account balances is more than \$10,000, his estate. If the Beneficiary survives the Participant, but dies before the complete distribution of the Participant's benefits, the Committee will direct the Trustee to distribute the balance of such Participant's benefits to the Beneficiary's estate. If no estate is established, the benefit will be paid according to the appropriate state's intestate laws.

3. Except as amended by this Amendment and Amendments Number One, Two, Three and Four to the Plan, the Plan shall remain in full force and effect.

IN WITNESS WHEREOF, the Company executed this Amendment Number Five on the 16th day of January, 2018.

PENMAC STAFFING SERVICES, INC.

By: Paula Adams

Print Name: Paula Adams

Title: President