

NORTHERN CALIFORNIA TILE INDUSTRY DEFINED CONTRIBUTION PLAN
(as revised January 1, 2023)

TENTH AMENDMENT

Pursuant to the powers conferred upon them by Article II, Section 1, of the Supplemental Defined Contribution Plan Supplement to the Trust Agreement dated April 22, 1982, the Board of Trustees at their meeting on May 21, 2025 amended the Defined Contribution Plan as follows, to be effective on the date noted below, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures hereto.

1. Effective March 12, 2025, amend Article IV, Section 2(f)(iii) in its entirety to state as follows:

(iii) Effective May 21, 2015, a participant who is age 59½ or older on the date of his or her application may apply for a second hardship distribution in the same 12-month period, provided that the second distribution must meet the requirements of subsection (i) above and may not exceed \$10,000. Notwithstanding the foregoing, for the period of January 1, 2025 through December 31, 2025 only, a participant who is age 59½ or older on the date of his or her application may apply for a second hardship distribution in the same calendar year, provided that the second distribution must meet the requirements of subsection (i) above and may not exceed \$10,000.

IN WITNESS of the adoption of this Amendment, the Chairman and Secretary hereby subscribe their names, on the dates indicated.

Richie Romanchuk
Chairman

Date: 5-21-25

Z.L. Ebell
Secretary

Date: 5/21/25