

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

**SIXTH 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 July 17, 2024 amended the Defined Contribution Plan as follows, to be effective immediately, except as otherwise indicated below, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures hereto.

1. Effective May 15, 2024, amend Article V, Section 2(c) in its entirety to state as follows:

(c) If any Employee or former Employee has no beneficiary designated in the manner provided above, or if the designated beneficiary dies before complete distribution of the Employee's benefits, such Employee's benefits shall be paid in accordance with the following order of priority (subject to the limitations noted in Section 2(b) of this Article):

- (i) to the Employee's Eligible Spouse or Domestic Partner, or
- (ii) to the beneficiary designated on the Employee's Union death benefit beneficiary election form, if living, or
- (iii) to the beneficiary designated for the death benefit provided by the Northern California Tile Industry Health and Welfare Plan, if living, or
- (iv) to the Employee's children, if living, in equal parts, or
- (v) to the Employee's father and/or mother, if either living, or
- (vi) to the Employee's sisters and/or brothers, if living, or
- (vii) to the Employee's estate.

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

  
Chairman

Date: 7-17-24

  
Secretary

Date: 7/17/24