

Northern California Tile Industry Trust Funds

Health & Welfare • Vacation & Holiday • Defined Benefit Pension • Defined Contribution Pension



SUMMARY OF MATERIAL MODIFICATION to the NORTHERN CALIFORNIA TILE INDUSTRY DEFINED BENEFIT PLAN

TO: All Participants of the Northern California Tile Industry Defined Benefit Plan
FROM: Board of Trustees
DATE: June 1, 2026

The purpose of this letter is to notify you of an important change to the Northern California Tile Industry Defined Benefit Plan (the “Plan”). You should take the time to read this Summary of Material Modifications carefully and keep it with the copy of the Summary Plan Description (SPD) that was previously provided to you. If any conflict should arise between this Summary and the Plan, or if any point is not discussed in this Summary or is only partially discussed, the terms of the Plan will govern in all cases. The Board of Trustees is happy to announce a benefit change extension that is favorable to our participants.

In-Service Distribution Option

Effective for retirements on or after June 1, 2026, you may apply for and receive an **In-Service distribution** without having to retire or stop working, so long as the following requirements are met:

- You are age 62 or older, and
- You are actively working in a non-bargaining unit position for a signatory employer in a position that is already exempted from the Plan’s suspension of benefits rules (marketing representative, estimator, purchasing agent, expediter, detailer, safety director, or driver).

If you are interested in applying for an In-Service Distribution, please reach out to the Administrative Office for an application.

The above Notice of Benefit Changes provides you with a summary of changes to the Northern California Tile Industry Defined Benefit Plan. This Notice supplements the Summary Plan Description (SPD). Please read it carefully and retain it with your copy of the SPD for future reference. If you have any questions, call or write the Administrative Office at:

BeneSys, Inc.
7180 Koll Center Parkway, Suite 200
Pleasanton, CA 94566
1-888-208-0250

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-888-208-0250

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 1- 888-208-0250

This document has been uploaded and is available on the participant website at: www.bac3tilebenefits.org

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