

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

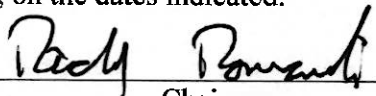
TWELFTH AMENDMENT

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 September 16, 2026 amended the Defined Contribution Plan as follows, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures hereto.

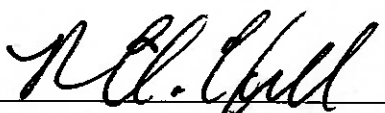
1. Effective for retirements on or after June 1, 2026, amend Article IV, Section 2 to add a new subsection (h) to state as follows:

(h) In Service Distribution Option: Notwithstanding any other provision of this Plan, an Employee who is actively employed by a participating Employer in a non-bargaining unit position which is stated in Article IX Section 1(e) of the Northern California Tile Industry Defined Benefit Plan to be an exception to that Plan's suspension of benefit rules (marketing representative, estimator, purchasing agent, expeditor, detailer, safety director, driver, or other non-bargaining unit position approved by the Board of Trustees in their sole discretion), may elect to commence an In-Service Distribution of his or her vested accrued benefit under this Plan, provided the Employee has attained age 59 ½.

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


Chairman

Date: 9/13/26


Secretary

Date: 9/16/26