

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

**THIRD 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 17, 2023 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 June 1, 2023, amend Article IV to add a new Section 7 to state as follows:

Section 7. Terminal Illness: Effective for any distributions made after December 29, 2022 to an Employee before reaching age 59 ½, who otherwise qualifies for a Plan distribution, the Employee will be exempt from the Internal Revenue Code 10% early distribution penalty so long as the Employee is terminally ill. A terminally ill Employee is an Employee who has been certified by a licensed physician, in a form acceptable to the Board of Trustees, as having an illness or physical condition which can reasonably be expected to result in death in 84 months or less after the date of certification.

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



Chairman

Date: 5/18/2023 | 3:45 PM PDT



Secretary

Date: 5/18/2023 | 6:41 PM EDT