

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

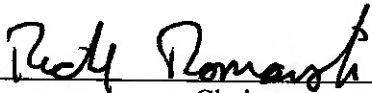
THIRTEENTH AMENDMENT

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 September 16, 2026, amend Article IV, to add a new Section 8 to state as follows:

Section 8. Valid Separation from Service. An Employee will be deemed to have retired from the Tile Industry (as defined in the Defined Benefit Plan) and have had a valid separation from service 30 days after the date the Employee last stopped working in the Tile Industry, unless the Employee provides evidence of facts and circumstances showing the separation from service occurred on an earlier date.

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


Chairman

Date: 9/16/26


Secretary

Date: 9/16/26