

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

**SEVENTH AMENDMENT**

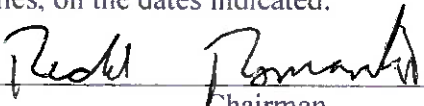
Pursuant to the powers conferred upon them by Article II, Section 1, of the Supplemental Defined Contribution Plan Supplement to the Trust Agreement dated April 22, 1982, the Board of Trustees at their meeting on July 17, 2024 amended the Defined Contribution Plan as follows, to be effective immediately, except as otherwise indicated below, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures hereto.

1. Effective January 1, 2024, amend Article IV, Section 2(d) in its entirety to state as follows:

(d) The Trustees may distribute the account of any Employee, without application, if the Employee has not had any contributions made on his or her behalf to the Plan in the last five (5) years, has not yet applied for retirement, is not vested under the Northern California Tile Industry Defined Benefit Plan, and the full value of the Employee's account is \$7,000 or less.

In the event of a mandatory distribution greater than \$1,000, in accordance with the provisions of this Section, if the Employee does not elect to have such distribution paid directly to an eligible retirement plan specified by the Employee in a direct rollover or to receive the distribution directly in accordance with this Section, then the Administration Office will pay the distribution in a direct rollover to an individual retirement account (IRA) at a qualified financial institution selected by the Board of Trustees.

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