

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

**NINTH 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 March 12, 2025 amended the Defined Contribution Plan as follows, to be effective January 1, 2020, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures hereto.

1. Effective January 1, 2020, amend Article IV, Section 2(g) in its entirety to state as follows:

(g) An Employee may withdraw up to \$5,000 for a qualified birth or adoption. The distribution must be taken within the 12 month period beginning on the child's date of birth or the date the adoption was finalized. A qualified adopted child cannot be the child of the Employee's spouse and must be either under the age of 18 or physically or mentally incapable of self-support.

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

  
\_\_\_\_\_  
Richard Hill

Date: 3/12/2025

Chairman

  
\_\_\_\_\_  
Richard Hill

Date: 3/15/2025 | 12:51 PM EDT

Secretary