

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

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

(g) Effective January 1, 2020, 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. An Employee may repay this distribution amount to the Plan within three (3) years, so long as it does not exceed the aggregate amount of the qualified birth and adoption distribution.

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