

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

NINTH AMENDMENT

Pursuant to the powers conferred upon them by Article V, Section 5.5 of the Trust Agreement, the Board of Trustees amended the Defined Benefit Plan as follows, to be effective as stated below, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures hereto:

1. Effective September 16, 2026, amend Article V, Section 2.d in its entirety to state as follows:

d. Application Requirement: Benefits under this Section 2 shall commence on the first day of the month following which the Employee has satisfied the conditions for this benefit, and applied for this benefit, whichever is later. If an Employee retires under Section 2.b. or 2.c., above, benefits shall be paid retroactively, with applicable interest, if any, as calculated under Article VI Section 1.a, to the first day of the first month for which the Employee has established to the satisfaction of the Board of Trustees that he or she has met the conditions for such benefits. A separate application is required for each Annuity Commencement Date, as defined in Article I, Section 3.d, for any post-retirement benefit earned during a return to work prior to Normal Retirement Age.

An Employee will be deemed to have retired from the Tile Industry 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.

Rich Romanelli
Chairman
[Signature]
Secretary

Date: 9/16/26

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