

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

**SIXTH 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 on the date noted below, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures hereto:

1. Effective April 1, 2025, amended Article V, Section 2.c. to read in its entirety as follows:

c. Special Unreduced Early Retirement Window: Effective for retirements on or between January 1, 1994, and December 31, 2014, and retirements on or between April 1, 2016, and March 31, 2028, an Employee may elect to retire, and apply for a pension hereunder, if the Employee satisfies the following conditions:

- (1) The Employee has attained age 55; and
- (2) The sum of the Employee's age at retirement and his or her Years of Credited Service for Vesting (counting partial years for both purposes) is at least 85; and
- (3) The Employee accrued 3 Years of Credited Service for Vesting in the five years preceding retirement, or if the Employee is disabled as defined in Section 3 of this Article, the Employee had accrued 3 Years of Credited Service for Vesting in the five Plan Years preceding the year he or she became so disabled. Effective for retirements on or after September 1, 2011, calendar years 2009, 2010 and 2011 will be disregarded when applying this activity test if the individual has been available for dispatch and was on the out-of-work list and actively seeking employment through the Union's hiring hall for all periods of unemployment from Covered Employment in the twenty-four months immediately preceding retirement, or if not, can otherwise demonstrate availability for Covered Employment. Any Employee seeking to have 2009, 2010 and/or 2011 disregarded when applying the activity test for this benefit must provide the Plan Administration Office with proof that, during the twenty-four months prior to retirement, he or she did not:
  - (A) perform the type of work covered by a Collective Bargaining Agreement pursuant to which contributions are made to the Fund, for any employer not party to, or bound by, any such agreement unless so employed as part of an organizing drive certified by the Union, or
  - (B) engage in any activity which constitutes being in business in the Tile Industry for his or her own account without being signatory to

a Collective Bargaining Agreement.

Such proof must be in the form of tax returns filed for all tax years during the twenty-four months prior to retirement, including associated Forms W-2 and 1099.

If an Employee qualifies for Early Retirement under this subsection c., he or she shall receive his or her Normal Retirement Benefit without any reduction because of the Employee's age.

2. Effective January 1, 2025, amended Article VII, Section 13 to add new subsections h., i. and j. to state as follows:

h. 2025 Plan Year: If the Plan funding level for 2025 computed pursuant to Section 2.e. of this Article is at or greater than 125% as of January 1, 2025, retirees and beneficiaries in pay status as of December 1, 2025 shall receive a one-time additional benefit payment equal to their usual monthly benefit payable under the Plan.

i. 2026 Plan Year: If the Plan funding level for 2026 computed pursuant to Section 2.e. of this Article is at or greater than 125% as of January 1, 2026, retirees and beneficiaries in pay status as of December 1, 2026 shall receive a one-time additional benefit payment equal to their usual monthly benefit payable under the Plan.

j. 2027 Plan Year: If the Plan funding level for 2027 computed pursuant to Section 2.e. of this Article is at or greater than 125% as of January 1, 2027, retirees and beneficiaries in pay status as of December 1, 2027 shall receive a one-time additional benefit payment equal to their usual monthly benefit payable under the Plan.

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



Date: 6/2/2025 | 2:30 PM PDT

Chairman



Date: 6/5/2025 | 12:32 PM EDT

Secretary