

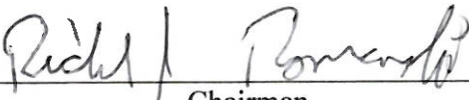
NORTHERN CALIFORNIA TILE INDUSTRY HEALTH AND WELFARE PLAN
(As revised January 1, 2023)

ELEVENTH AMENDMENT

Pursuant to the powers conferred upon them by Section 5.5 of Article V of the Restated Agreement and Declaration of Trust to adopt and from time to time amend, alter or otherwise change the Welfare Plan, the Board of Trustees, acting at its meeting of November 19, 2025, to be effective immediately except as otherwise noted, amended the Northern California Tile Industry Health and Welfare Plan as follows, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures thereto:

1. Effective January 1, 2026, amend Part 1, Article I, Section B.2 in its entirety to read as follows:
2. Effective for eligibility in calendar months beginning June 1, 2020 through December 31, 2026, as a supplement to the Self Payment provision above, you may continue your eligibility by making a "short payment."
 - (a) If the combination of work hours credited and reserve hours is at least 80 hours, you may make a short payment to bring your total hours up to the 120 hours required to continue coverage. Your short payment amount will be the number of additional hours you need to bring your total up to 120 hours times the current Master Labor Agreement hourly health and welfare contribution rate.

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



Chairman



Secretary

Date: 11-19-25

Date: 11/19/25