

**AMENDMENT NO. 2
TO THE
RESTATED RETIREMENT PLAN OF THE
TILE INDUSTRY RETIREMENT SAVINGS TRUST FUND
(As Amended and Restated Effective January 1, 2014)**

The Board of Trustees of the Tile Industry Retirement Savings Trust Fund desires to amend the Restated Retirement Plan effective January 1, 2014 by amending the provisions of the Plan to allow for a ten percent retention on lump sum and final distributions because the Plan utilizes a quarterly valuation system and includes investments that are valued on a quarterly basis as follows:

1. Effective for distributions on and after April 1, 2016, a new Sub-section (c) is added to Section 5.05, which provides as follows:

“(c) All lump sum and final payments of installments shall be subject to a ten percent retention by the Trust until the next investment performance evaluation is received by the Trust, at which time the remaining balance of the account shall be distributed to the Participant.”

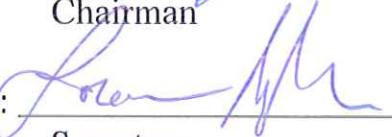
2. All other terms and conditions of the Restated Retirement Plan shall remain in full force and effect.

Executed this 12th day of April, 2016 at West Covina, California.

Board of Trustees
Tile Industry Retirement Savings Trust Fund

By: 

Chairman

By: 

Secretary