

**AMENDMENT NO. 3
TO THE
TILE INDUSTRY HEALTH AND WELFARE FUND
SUMMARY PLAN DESCRIPTION
(Effective January 1, 2018)**

The Board of Trustees of the Tile Industry Health and Welfare Fund desires to amend the Summary Plan Description effective January 1, 2018 by clarifying that effective July 1, 2019, Participants can combine the remaining Hours in their Hours Bank and the Employer Contributions made on their behalf to establish eligibility for coverage if all of the required conditions set forth below are satisfied:

1. Beginning with the Eligibility Quarter of October, November and December 2019, the provision entitled "Purchase of Eligibility Hours" is revised as follows:

PURCHASE OF ELIGIBILITY HOURS

If you would otherwise lose your eligibility due to insufficient hours and you have used up all of your Hours Bank, then you will be allowed to purchase up to 60 credit hours to maintain your eligibility. You will also be allowed to purchase up to 60 credit hours to re-establish your eligibility if you had eligibility during any eligibility quarter in the last four eligibility quarters. You must pay the difference between the cost of coverage and the combined reserve hours in your hours bank and the employer contributions made on your behalf during the applicable qualifying quarter including dental and disability coverage. The credit the participant receives for reserve hours is calculated at the then current journeyman layer health contribution rate. Additionally, you must remit the payment to the Trust Fund Office by the beginning of the eligibility quarter. For example, if your eligibility is scheduled to terminate at the end of June because you do not have sufficient hours in FEB/MAR/APR or you would like to re-establish

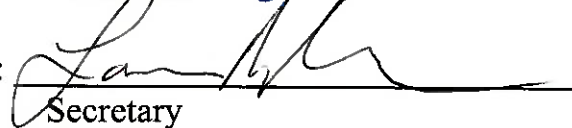
eligibility for the JUL/AUG/SEPT eligibility quarter, then you must remit the payment to the Fund Office prior to July 1, to maintain or re-establish your eligibility.

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

Executed this 5th day of November, 2019 at West Covina, California.

Board of Trustees
Tile Industry Health & Welfare Fund

By: 
Chairman

By: 
Secretary