

**AMENDMENT NO. 12  
TO THE  
TITLE 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 incorporating the following changes:

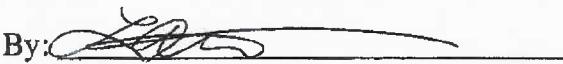
1. Effective January 1, 2023, a new Sub-Section entitled "Reinstatement of Eligibility" is added to the Summary Plan Description which provides as follows:

"An Active Employee's eligibility will be reinstated if their reserve account reflects a total of at least 360 hours within the three-month period following the termination of their previous eligibility. Such reinstatement will be effective on the first day of the third calendar month which follows the month in which this requirement is met. If the Active Employee is not reinstated within the three-month period following termination of their previous eligibility, any hours remaining in their reserve account at the time of termination of eligibility will be forfeited, and eligibility can only be reinstated again upon satisfaction of the initial eligibility requirements."

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

Executed this 16<sup>th</sup> day of January, 2024 at La Verne, California.

Board of Trustees  
Tile Industry Health & Welfare Fund

By:   
Chairman

By:   
Secretary