

**AMENDMENT NO. 5
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 allocate interest on forfeited accounts to the active Participants on a pro-rata basis as follows:

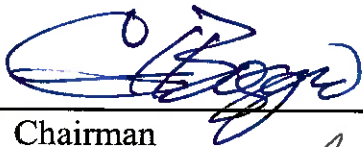
1. Effective January 1, 2020, Article VI, Section 6.07(a) is amended by adding the following sentence to the end of the first paragraph of that Section:

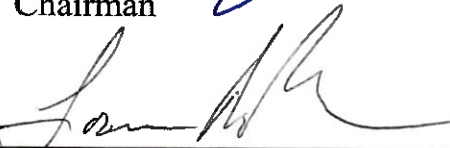
“Interest accrued on forfeited amounts shall be applied to all Active Participant’s Accounts on a pro-rata basis.”

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

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

Board of Trustees
Tile Industry Retirement Savings
Trust Fund

By: 
Chairman

By: 
Secretary