

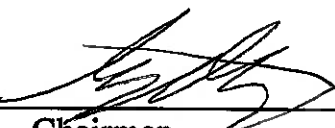
**AMENDMENT NO. 14
TO THE
TILE INDUSTRY HEALTH AND WELFARE FUND
SUMMARY PLAN DESCRIPTION
(Effective January 1, 2018)**

The Board of Trustees of the Tile Industry Health and Welfare Fund desires to amend the Summary Plan Description effective January 1, 2018 by increasing the maximum Hours Bank to 840 hours effective July 1, 2024, in accordance with the following:

1. The Hours Bank maximum is hereby amended wherever it appears in the Summary Plan Description from "720 hours" to "840 hours" effective July 1, 2024.
2. All other terms and conditions of the Summary Plan Description shall remain in full force and effect.

Executed this 9th day of July, 2024 at La Verne, California.

Board of Trustees
Tile Industry Health & Welfare Fund

By: 
Chairman

By: 
Secretary