

**AMENDMENT NO. 5**  
**TO THE**  
**TILE INDUSTRY HEALTH AND WELFARE FUND**  
**SUMMARY PLAN DESCRIPTION**  
**(Effective January 1, 2018)**

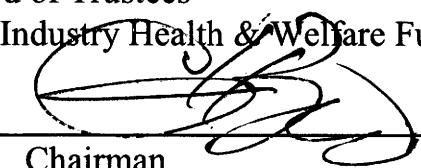
The Board of Trustees of the Tile Industry Health and Welfare Fund desires to amend the Summary Plan Description effective January 1, 2018 by permitting a participant who is working for a delinquent employer to be provided with up to six months of coverage based on paystubs.

1. Effective January 1, 2020, the following language shall be added to the end of the last paragraph of the Section entitled "Eligibility In Subsequent Quarters":

"However, if you work sufficient hours to maintain your eligibility for an Employer that has failed to contribute the required contributions to the Trust Fund, and if the Employer has entered into a mutually acceptable installment payment agreement with the Board of Trustees, you will remain eligible for benefits based on the hours worked for such Employer and hours worked will be credited to you on a prospective basis."

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

Executed this 7th day of April, 2020 at West Covina, California.

Board of Trustees  
Tile Industry Health & Welfare Fund  
By:   
Chairman

By: \_\_\_\_\_  
Secretary

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"However, if you work sufficient hours to maintain your eligibility for an Employer that has failed to contribute the required contributions to the Trust Fund, and if the Employer has entered into a mutually acceptable installment payment agreement with the Board of Trustees, you will remain eligible for benefits based on the hours worked for such Employer and hours worked will be credited to you on a prospective basis."

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

Executed this 10 day of April, 2020 at West Covina, California.

Board of Trustees  
Tile Industry Health & Welfare Fund

By: \_\_\_\_\_

Chairman

By:   
Secretary