Pursuant to the powers conferred upon them by Section 5.5 of Article V of the Restated Agreement and Declaration of Trust to adopt and from time to time amend, alter or otherwise change the Welfare Plan, the Board of Trustees, amended the Northern California Tile Industry Health and Welfare Plan as follows, to be effective as indicated below, and authorized the Chairman and Secretary to authenticate the same by affixing their signatures thereto:

1. **Effective May 15, 2018, Part 1, Article VIII, Section E is revised in its entirety to state as follows:**

   **E. Assignment**
   The rights, coverage, and eligibility of a participant, beneficiary, or dependent under this Plan, or under any applicable law, may not be assigned. A direction to pay a provider is not an assignment of any right under this Plan or any legal or equitable right to institute any court proceeding.

IN WITNESS of the adoption of this amendment, the Chairman and Secretary hereby subscribe their names, on the dates indicated.

________________________  
Chairman

________________________  
Secretary

Date: 5/15/2018

Date: 5/15/2018