



**NOTICE REGARDING YOUR
RIGHT TO DEFER YOUR
DEFINED CONTRIBUTION PLAN DISTRIBUTION**

In accordance with the Pension Protection Act of 2006, the Northern California Tile Industry Defined Contribution Plan is required to provide you with this notice that describes the provisions of the Plan that may materially affect your decision to defer distribution of your benefit until a later date.

1. You have the right to defer receipt of your benefit until April 1 of the year following the year that you turn age 70½.
2. All or part of your distribution may be an "eligible rollover distribution." The portion of your benefit that may be an eligible rollover distribution is subject to special tax treatment, the rules of which are described in the "Notice Regarding Plan Payments and Rollovers" included in your application. Additional information regarding eligible rollover distributions is described at page 18 and pages 64-65 of the Summary Plan Description.
3. You may receive your benefit in one of the following forms: as a single lump sum, in equal monthly installments paid over a period not to exceed the lesser of 15 years or the life expectancy of you and your beneficiary, or as a single life annuity for your life, or as a 50% joint and survivor annuity, (see page 18 of the Summary Plan Description), or effective January 1, 2008 as a 75% joint and survivor annuity.
4. You should consider carefully whether you wish to defer receipt of your distribution until a later date, have all or a portion of your benefit directly rolled over into an IRA or another eligible retirement plan, or receive your benefit at this time. As you consider these options, keep in mind that if you defer your receipt of benefits until a later date, your account will continue to reflect investment gains and losses minus expenses. In addition, you will not be charged any additional set-up or administrative fees that may be charged by a new plan to which you transfer funds.

How to obtain additional information:

For more information about Plan investment options or Plan rules, you may call the Plan administration office at (415) 986-6276.