UNION STRENGTH ANNUITY PLAN

Administrator: Southwest Service Administrators, Inc.
Retirement Customer Service: 602-249-3582 / 800-474-3485 Fax: 480-302-2249
www.ssatpa.com

Welcome to the Union Strength Annuity Plan

The Board of Trustees is pleased to welcome you to the Union Strength Annuity Plan ("Plan"). This packet contains important information to help you understand your Plan benefits, access your account, and designate a beneficiary. Included in this packet are the following:

- Summary Plan Description - The enclosed Summary Plan Description ("SPD") explains how the Plan operates, including employer contributions, vesting, investment options, distributions, beneficiary benefits, and other important Plan provisions. Please review the SPD carefully and retain it for future reference.

- Empower Flyer - The enclosed flyer explains how to register for secure online access to your retirement account. We encourage you to register promptly so you can review your account information, confirm that your contact information is accurate, access statements, and use available retirement-planning tools. If you have difficulty receiving the multifactor authentication code, contact Southwest Service Administrators to confirm that your telephone number and email address are current. Empower, the Plan's recordkeeper, can assist with account balance, investment-option, and website questions at 833-569-2433, through the Empower mobile app, or at www.empowermyretirement.com.

- Beneficiary Form - Action Required - Please complete, sign, and return the enclosed Beneficiary Form to Southwest Service Administrators. Your beneficiary designation identifies the person or persons who may receive your Plan benefit upon your death, subject to the terms of the Plan. Review and update your designation following a marriage, divorce, birth or adoption of a child, death of a beneficiary, or other significant life event. The form is also available at www.ssatpa.com.

- Southwest Service Administrators Member Portal - The enclosed flyer explains how to access the member portal through the website or SSA mobile app. The portal provides secure access to available Plan documents, forms, benefit applications, notices, and other important information. You may also use the portal to send secure messages and upload documents to the Administrative Office.

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What You Should Do Now

1. Review the enclosed SPD and retain it for future reference.
2. Register for online account access with Empower.
3. Complete, sign, and return the Beneficiary Form.
4. Register for the Southwest Service Administrators Member Portal.

Questions? Southwest Service Administrators, Inc. serves as the Plan's third-party administrator and can assist with questions regarding your benefits, contributions, beneficiary designation, and distribution applications. Contact the Administrative Office at 602-249-3582 or 800-474-3485.

IMPORTANT: Receipt of this letter or the enclosed materials does not, by itself, establish eligibility for benefits. Eligibility and benefit entitlement are governed by the terms of the Plan and applicable law.

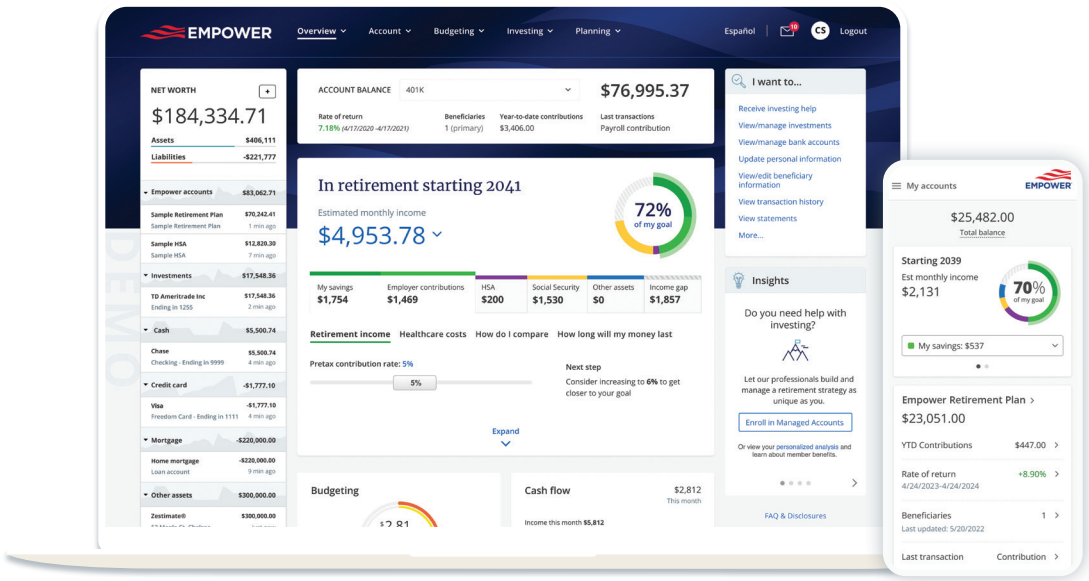
EMPOWER Invest well. Live a little.™

View all your finances in one secure place



Retirement. Credit. Cash. Mortgage.

As a part of your plan, your account dashboard gives you a real-time view of spending, saving, debt, and more so you can track, manage, and plan for all your financial priorities in one place.



FOR ILLUSTRATIVE PURPOSES ONLY

EMPOWER
Invest well. Live a little.™

Know your estimated monthly retirement income

- See what your retirement might look like and what percentage of your goal you're on track to reach.
- Adjust the sliders to see how changes affect your savings in real time.
- Put your savings in context.
- Make changes with just one click.

See and understand your net worth

Your net worth is a good measure of where you stand at a point in time. The more accounts you link, the clearer view you'll have of what you own (your assets) and what you owe (your liabilities).

Log in to your account and start linking accounts

Take advantage of all the tools available and link outside accounts to enjoy a 360° view of your finances.

It's easy to create your account if you haven't already.

- Log on and select *Create an account*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create your username and password.

Click *Español* to view the website and receive your statements in Spanish.

Manage progress toward your goals

Your dashboard includes a progress meter and personalized next steps to help you reach your individual goals.

Easily and securely link other accounts

Advanced security measures protect your privacy and information and ensure your accounts can't be viewed by your employer or plan administrators.

Access an expanded financial toolbox

Designed to help you better plan and manage your finances, the toolbox includes a Retirement Planner, a Savings Planner, budgeting tools, and more.

View tips and best practices to help protect yourself

See what you can do to help defend against cybersecurity threats. Visit **empowermyretirement.com** and click on the *Security Center* link at the bottom of the page.

Get the Empower mobile app and connect to your plan whenever, wherever

Accessing the site from your smartphone or tablet? Download the Empower app to view your account and link your financial life. Scan the QR code to get the Empower mobile app.

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IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The results may vary with each use and over time.

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BENEFICIARY DESIGNATION

I _____, hereby designate the following as my beneficiary to whom any interest I may then have in the above Plans shall be paid in the event of my death. I reserve such rights as may be available to me under the Plans to change this beneficiary designation.

1. Primary Beneficiary _____
Social Security No. _____/_____/_____
Relationship _____
Date of Birth _____
Mailing Address _____
_____

2. Contingent Beneficiary _____
(Only applies if my primary beneficiary is not living.)
Social Security No. _____/_____/_____
Relationship _____
Date of Birth _____
Mailing Address _____
_____

NOTE: GIVE FULL NAME, ADDRESS AND RELATIONSHIP TO YOU OF BENEFICIARY

If my marriage to a spouse designated as a beneficiary has been legally dissolved prior to my death, I hereby expressly revoke such designation of said former spouse and direct the benefits be paid as if I had not designated a beneficiary. If I file more than one designation, then, acting for myself, my estate, successors, heirs, beneficiaries and assigns, I direct the Trustees to honor the designation most recent to my death (the most recently dated designation supersedes a prior dated form). I understand that this designation serves as the designation for the Pension Plan and the Annuity Plan in which I participate. If I wish different designations for each Plan, I understand that I am required to file separate designation forms for each Plan. This information does not revoke any prior Joint & Survivor elections I may have previously made.

_____ _____ _____
Signature of Employee | Social Security Number | Date

_____ _____ _____
Name of Employee (Print) | Date of Birth | Local Union Number

_____
Address of Employee | City | State | Zip/Postal Code

_____ _____
Signature of Spouse – If Married | Telephone Number

Your benefits.



Anytime. Anywhere.

One secure account. Use it on the web at ssatpa.com or on the go with the SSA Mobile App.

SCAN TO REGISTER

www.ssatpa.com

What you can do

- Check eligibility and history
- Download, upload, and submit forms
- Send us secure messages
- View benefit info and plan documents
- See copies of mailings we've sent you
- Update your contact information

Mobile App

Take your benefits with you.

View eligibility, plan documents, and send secure messages, all from your phone.

SCAN TO DOWNLOAD

GET IT ON Google Play

Download on the App Store

Or search "Southwest Service Administrators" in the App Store or Google Play

Need help or an activation code?

Customer Service: 800.474.3485

UNION STRENGTH ANNUITY (USA) PLAN

SUMMARY PLAN DESCRIPTION

Effective January 1, 2026

UNION STRENGTH ANNUITY (USA) PLAN
SUMMARY PLAN DESCRIPTION

To All Participants:

This Summary Plan Description (SPD) describes your benefits and rights under the **UNION STRENGTH ANNUITY (USA) PLAN** (the "Plan"), effective January 1, 2026. Read this SPD booklet carefully. It is important that you understand the Plan's requirements and the benefits it may provide for you and your beneficiaries.

The basics of how the Plan works:

- Thanks to a collective bargaining agreement between your Union and your employer, your employer is required to contribute a set dollar amount to your account for each hour that you work.
- Each month when the contributions are received by the Fund Office, they are transferred to Empower Financial Services, Inc., (Empower) the Plan's recordkeeper, and placed into your account for investment.
- From day one, you are 100% vested in your account.
- The Plan is self-directed. You can decide how the money in your account is invested by choosing from a range of investment options. If you don't make your own investment choices, your account is automatically invested in a target date retirement fund based on a projected retirement at age 65.
- You pay no income taxes on the contributions to or the investment earnings in your account until you receive a distribution from the Plan.
- There is an annual administrative fee that is withheld from your account on a quarterly basis.

If you have any questions about the information in this booklet, please contact Empower at (833) 569-2433 to speak with a USA Plan Representative.

Sincerely,

THE BOARD OF TRUSTEES

The Plan can play an important role in your overall retirement planning. Consider the information in this SPD carefully. Be sure to go online, set up access to your account, and make use of the educational tools and resources available to you through Empower. Visit Empower.com for details.

In addition, you have access to the resources of Megent Financial at megent.com or by calling (708) 444-1090.

This booklet contains a summary of your rights and benefits under the Plan. For questions, contact Empower at (833) 569-2433. You can reach an Empower representative from 7:00 a.m. to 9:00 p.m. CT, Monday through Friday and 8:00 a.m. to 4:30 p.m. CT, Saturday, excluding holidays.

If you speak Spanish and need assistance with understanding any part of this booklet, please contact Empower at (833) 569-2433, and ask for a Spanish-speaking representative.

Este libro incluye un sumario en inglés, sobre sus derechos y beneficios bajo el Plan. Si usted necesita asistencia en español para poder entender cualquier parte del libro, por favor llame a Departamento de Beneficios de Jubilación y pregunte por un representante que hable español.

Nothing in this booklet is meant to interpret or change in any way the provisions expressed in the official plan document. If discrepancies exist between the wording in this Summary Plan Description and the plan document, the plan document will govern. Only the full Board of Trustees (or their designees) have the discretion and authority to interpret the Plan described in this booklet. The Trustees reserve the right to amend, modify, or discontinue all or part of the Plan whenever, if in their judgment, conditions so warrant.

The Trustees will notify you of any material change in the Plan in writing or electronically. This booklet is the original Summary Plan Description.

UNION STRENGTH ANNUITY (USA) PLAN
SUMMARY PLAN DESCRIPTION

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Union Strength Annuity (USA) Plan

What is the Union Strength Annuity (USA) Plan?

The Union Strength Annuity (USA) Plan (the "Plan") is a defined contribution profit-sharing plan where your employer makes contributions to the Plan, and those contributions are transferred to an account established in your name. The contributions made to the Plan, including any assets transferred from another Plan pursuant to such an agreement, and any contributions you may make to a Rollover Account and the investment gains or losses of the investment options you select, ultimately determine your benefits under the Plan. Although it technically qualifies as a "profit-sharing plan," your employer's obligation to contribute on your behalf does not depend on its profits. Instead, your employer must contribute based on hours you work under a collective bargaining agreement (or other written agreement) which requires contributions on your behalf.

Who administers the Plan?

The Board of Trustees, which serves without compensation, acts on behalf of all Plan participants in managing all aspects of the Plan's operations. An equal number of union and employer representatives make up the Board of Trustees, whose powers and duties are established in the Trust Agreement. The Board of Trustees may appoint a person, or persons, to act as Plan Administrator on its behalf on certain matters. The Plan Administrator has the discretionary authority to interpret the Plan and answer any related questions. The Plan Administrator's interpretations and decisions are binding on all participants, employees, former employees, and their beneficiaries.

What is the Plan document?

The Plan document is the written instrument adopted by the Trustees under the Union Strength Annuity (USA) Plan. It is the legal document that establishes the benefits provided by the Plan as well as the eligibility requirements for those benefits.

Who contributes to the Plan?

Only participating employers may contribute to the Union Strength Annuity (USA) Plan. You are neither required nor permitted to contribute to the Plan.

Who is covered by the Plan?

The Plan covers all employees for whom a collective bargaining agreement (or other written agreement) requires an employer to make contributions to the Plan on an employee's behalf.

When was the Plan established?

The Plan was established on January 1, 2026.

PARTICIPATION

Am I eligible to participate in the Plan?

You are eligible to participate in the Plan if you are covered by a collective bargaining agreement between your Union and your employer (or a written participation agreement between your employer and the Trustees) that provides for your participation in the Plan.

How do I become a participant in the Plan?

You become a participant in the Plan when you complete one hour of service in covered employment.

An hour of service is each hour you work for which your employer is required to make a contribution to the Plan on your behalf. Those contributions are then forwarded to the Plan's recordkeeper, Empower, and placed in an account for you.

When am I no longer an active participant under the Plan?

Your active participation in the Plan ends on the date your employment terminates with your employer (if you do not resume employment with any other participating employer). On that date, you become an inactive participant. Your status as an inactive participant continues until your entire vested account under the Plan has been distributed. Once your entire balance has been distributed, you are no longer a participant.

If I am rehired, can I become an active participant again?

Yes. You can become an active participant again if you are hired by an employer who is required to and does contribute to the Plan on behalf of you and its other covered employees based on a collective bargaining or participation agreement.

CONTRIBUTIONS TO THE PLAN

What contributions are made to the Plan on my behalf?

A collective bargaining agreement, participation agreement, or reciprocal agreement determines the contributions your employer will make on your behalf.

I participated in an eligible retirement plan with another employer. Can I roll my distribution from that plan into this Plan?

Yes. If you are an eligible employee and you participated in an eligible retirement plan maintained by another employer, you may have assets from the other plan or IRA deposited in your Rollover Account in this Plan if certain legal requirements are satisfied. A rollover contribution is an amount you choose to have directly transferred to the Plan from:

- A plan qualified under Internal Revenue Code section 401(a);
- An Internal Revenue Code section 403(a) annuity plan;
- An Internal Revenue Code section 403(b) tax-sheltered annuity contract, excluding after-tax employee contributions; or
- An eligible Internal Revenue Code section 457(b) plan maintained by a governmental employer.

You may also roll over any portion of a distribution from an individual retirement account (IRA) or annuity under Internal Revenue Code sections 408(a) or 408(b) that is eligible to be rolled over and would otherwise be included as gross income on your income tax return.

You may not roll over any after-tax employee or employer contributions from a designated Roth IRA account under an applicable retirement plan covered by Internal Revenue Code section 402A(c)(1). The Plan also does not allow rollovers for contributions made under other rare circumstances. Contact Empower if you have questions on disallowed rollovers.

Please contact Empower for assistance in making this rollover contribution to the Plan. Contact Empower at (833) 569-2433. You can reach an Empower representative from 7:00 a.m. to 9:00 p.m. CT, Monday through Friday and 8:00 a.m. to 4:30 p.m. CT, Saturday,, excluding holidays.

Are there limits on contributions made to my account?

Yes. The law imposes certain limits on the amount that an employer may contribute to your account. Generally, these limits will not apply to you, so Empower will send you a notice if circumstances arise where they do.

Are there special rules that apply to periods of military service?

Yes. To the extent required by law, contributions will be deposited into your account for periods of your qualified military service that meet the requirements of the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) and the Heroes Earnings Assistance and Relief Tax Act of 2008 (HEART Act).

Under the HEART Act, if you die during qualified military service, the Plan will provide your survivors any additional benefits (other than contributions relating to your time spent in qualified military service) provided under the Plan as if you had resumed working on the day before your death and then left covered employment due to death.

If you are called to military service and you have questions about your benefits during that period, contact Empower at (833) 569-2433.

Need a Rollover Form?

To request a Rollover Form, contact Empower at (833) 569-2433 or Empower.com. Any rollover contribution that does not meet the Plan's requirements will be denied.

VESTING

What is vesting?

Vesting means ownership; you are vested in your benefit in the Plan from the day it is established in your name.

Do I ever forfeit my account balance?

No. You are always 100% vested in the entire interest in your Plan account.

INVESTMENT OF YOUR ACCOUNT

How are the assets of the Plan maintained?

All contributions are deposited in a Trust Fund for the exclusive benefit of Plan participants and their beneficiaries.

Can I choose how my account is invested?

Yes. The Plan allows you to be responsible for investment decisions relating to your account by choosing from a variety of investment funds. You can select investments with appropriate risk and return characteristics that meet your comfort level for your existing account balances as well as future contributions. You can also transfer investments from one fund to another.

This Plan is intended to comply with section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), as amended, which permits a participant to exercise control over the investment of their account and provides that other Plan fiduciaries may be relieved of liability for any losses which are the direct and necessary result of investment directions provided by the participant.

What if I don't want to choose investment funds myself?

Empower will automatically invest any portion of your account not actively directed by you to a Qualified Default Investment Alternative (QDIA). The Plan's QDIA is a set of mutual funds or collective investment trusts (CITs) with specific retirement target dates. If you do not actively select investment options, the investment vehicle designated for your investments is based on your current age and projected retirement, targeted at age 65. QDIA funds meet certain guidelines set out by the Department of Labor and are subject to the ERISA section 404(c) relief described above.

Consult Empower.com for the Plan's current QDIA, as it may change from time to time.

Example: Samantha logs on to Empower.com and directs Empower to move her current account balance from Investment A, where all her assets had been invested, and allocates that balance to Investments B, C, and D. Samantha has only directed allocation of her current account balance but has not selected any investment options for future contributions. Future contributions made on Samantha's behalf will default to the Plan's QDIA.

If I decide to choose my own investments, what should I consider?

There are many things to consider when choosing investments for your retirement account, including the investment mix that is best for you, your "time horizon," the risks and returns of available investment options, and your level of comfort with different types of risk. Everyone's situation varies, so Plan representatives (including the Trustees and the Fund Office staff) cannot provide investment advice to you. Instead, you may want to consult with a professional investment or tax advisor before making any investment or distribution decisions. Megent Financial is available to you at megent.com or by calling (708) 444-1090.

What are the risks and returns involved in investing?

Like most things in life, investments have risk. In general, risks involved in investing include short-term investment risk (the risk that your investment may decrease in value in the near future) and long-term inflation risk (the risk that the purchasing power of your money will decrease over time because of inflation). Diversifying your investments—or mixing your money in several investment options available through the Plan—is one of the best ways to reduce your exposure to any one type of risk. Knowing your acceptable level of risk will help you create an investment strategy that is best for your personal situation.

What investment funds are available in the Plan?

The Plan offers a range of investment options that allow you to invest your account based on your personal circumstances, risk level, and financial goals. You can choose from a variety of mutual or other similar funds, which invest in both stocks and bonds. Generally, stocks are higher risk and offer the potential to build wealth, and bonds are lower risk and offer the potential for greater stability.

Mutual funds or other similar commingled funds offer a convenient way to invest in stocks and bonds by pooling your money with that of other investors into a single, professionally managed portfolio. You may invest your account in one or more of the investment funds available under the Plan. The Trustees may add or reduce the number of investment funds at any time if they determine (based on the advice of their investment professionals) that the change is in the best interests of Plan participants. The Plan will notify you when investment options change.

All investment funds present different levels of risk
It is important that you study the information provided by calling (833) 569-2433 or visiting Empower.com and consult with your financial advisor before making any investment decisions. Take advantage of Megent Financial by visiting megent.com or by calling (708) 444-1090.

How do I know the value of my account?

Your account value is assessed on certain valuation dates, depending on the income accounting applicable to the fund, and is based on:

- Contributions your employer makes on your behalf;
- Any rollover contributions you may have made; and
- Any gains and/or losses on the fund(s) in which your assets are invested (less administrative fees and any distributions).

Examples of valuation dates include:

- The last day of each Plan year the New York Stock Exchange (NYSE) is open for trading;
- The last day of each Plan quarter the NYSE is open for trading; and/or
- Each business day the NYSE is open for trading.

How do I get more information about the investment funds?

Current detailed information about each investment fund, called a prospectus or offering statement, can be accessed online at Empower.com, or by contacting Empower toll-free at (833) 569-2433 to receive a paper copy. Please note that all investment funds present risks. You should read investment prospectuses carefully and consult your financial advisor before making investment decisions.

How do I access my account?

- Online access: Visit Empower.com. Your user name and personal identification number (PIN)/password are required. First-time users are asked to create a user name and provide their Social Security number and date of birth in order to create a PIN/password.

- Phone access: Call toll-free at (833) 569-2433 and be sure to have your account information on hand, including your PIN. When you call the first time, you will be asked to create a user name and provide your Social Security number and date of birth in order to create a PIN/password. Representatives are available Monday through Friday, 7:00 a.m. to 9:00 p.m. CT.

- Spanish-speaking assistance: Para información en español, llameal toll-free at (833) 569-2433.

Can I change my investment mix or reallocate current investments in my account?

Yes. Generally, you can make changes to your investment mix and/or transfer amounts into different investment funds as often as you see fit but no more than once per day. Daily investment changes are not generally recommended. Some investments may impose limits on the frequency of investment transactions to prevent abusive trading practices and in some cases may impose a redemption fee. Consult the prospectus or other investment summary to determine if there are any trading restrictions or fees. Online access to your investments is available 24 hours a day, seven days a week via Empower.com.

Is there anything else I should consider when choosing my investments?

Yes. You should carefully consider the following when determining your investment mix:

- Decide how conservative you want to be with your long-term investments. When making long-term investments for retirement, staying ahead of inflation could be important.
- Develop a long-term investment strategy and follow it. The financial markets are constantly changing. You might see a certain investment option perform very well in one year and be tempted to change your investment option in hopes that the trend will continue. An investment's past performance is not an indication of its future performance.
- Research. Do your homework before choosing an investment so you understand your investment options. Some investments are rated, which can give you some indication of the risk involved. Also learn about an investment option by reading its prospectus and annual report or doing an online search.
- Diversify. Because it is hard to predict how an investment will perform in any given time period, diversifying or allocating your money across different investments may lower your chances of experiencing a serious investment loss.
- Seek professional advice. It is strongly recommended that you seek financial advice when making decisions about your investment strategy.

PLAN DISTRIBUTIONS

What is a distribution?

Traditionally, a distribution is the payment of Plan benefits after your employment with your employer terminates (including termination of employment due to death or disability).

However, under certain circumstances, such as a financial hardship or attainment of a certain age, the Plan permits you to request an in-service distribution (discussed later in this SPD).

When can I begin receiving benefits?

You are eligible to receive a distribution of your account balance if you have terminated employment with an employer and you:

- Qualify for and begin receiving benefits from the defined benefit pension plan negotiated by your Union and your employer, or another similar industry pension fund; or
- Have not received a Plan contribution for the previous 24 consecutive months; or
- Have not received a Plan contribution for the previous 12 consecutive months and your account balance is less than $7,000; or
- Reach normal retirement age (age 60).

What if I become disabled?

If you become totally and permanently disabled, you are eligible to receive a distribution from the Plan. The Plan defines a permanent disability as a condition, based on medical evidence, where:

- You are unable to engage in any gainful activity by reason of any medically determinable physical or mental impairment; and
- Your physical or mental impairment is expected to result in death or has lasted or is anticipated to last for a continuous period of not less than 12 months.

You can request a distribution application due to disability and a Medical Examination Report Form from Southwest Service Administrators. Complete the application, and have your physician complete the Medical Examination Report Form as proof of your disability. If you qualify for disability benefits from the Social Security Administration under Title II of the Social Security Act, you may provide that award letter as proof of your disability in place of the Medical Examination Report Form.

How do I request a distribution?

Request a distribution application by visiting ssatpa.com or calling Southwest Service Administrators at (800) 474-3485.

Para información en español, llame al (833) 569-2433.

In the event you receive payment to which you are not entitled, the Trustees have the right to suspend, withhold, or reduce any future payments until the entire amount paid to you in error is recovered.

How will my account balance be paid?

When you become eligible to receive payment of your account balance as outlined above, you may choose (with spousal consent if you are married) to have it paid to you in one of the following ways:

- A lump-sum distribution, up to 100% of your account balance. You may request a partial distribution once during a 12-month period. By electing this option, your retirement funds stay invested until you need them. You may take a second distribution from your account during the same rolling 12-month period, provided the second distribution is for the full amount remaining in your account. You may elect to receive this payment in a:
  - Direct rollover to another qualified retirement plan or an IRA;
  - Check payable to you; or
  - Combination of the above, provided the direct rollover portion is at least $500.
- A series of equal monthly, quarterly, semiannual, or annual installments over a certain period, but in no event longer than the joint and last-survivor expectancy of you and a beneficiary.
- A partial lump-sum distribution in conjunction with equal monthly, quarterly, semiannual, or annual installments.

Certain installment payments are only available if your account balance exceeds $1,000. You may consider a change to your installment method, once a year, in a rolling 12-month period.

What happens if I do not request a distribution?

Unless you elect to defer distributions, the Plan Administrator will automatically direct Empower to distribute your Plan account no more than 60 days after the close of the Plan year in which the later of the following occurs:

- You turn age 60; or
- Your 10th anniversary of participation in the Plan; or
- Your employment with your employer terminates.

If you do not request a distribution by completing and submitting a Distribution Form, the Plan Administrator will treat you as having made a decision to defer payment of your Plan account until your required beginning date.

Distribution of your Plan account must begin no later than your required beginning date, which is determined as follows:

- Five percent owners: April 1 following the calendar year you turn age 73.
- Participants other than five percent owners: April 1 following the later of the calendar year in which you:
  - Turn age 73 or
  - Your employment with your employer ends.

Five percent owners are participants who owns 5% or more of the total combined voting power of all stock of the employer or a related employer.

Does applying for benefits from the Plan affect my Social Security benefits?

Generally, no. The benefits provided by the Plan are in addition to any benefits you may be eligible to receive from the Social Security Administration. However, if you receive a Supplemental Security Income (SSI) benefit, a distribution from this Plan could reduce the amount of that benefit.

Can I roll my distribution over, tax-free, to an IRA or other qualified plan?

Yes. You may roll over a minimum of $500 in eligible distributions to an IRA or another qualified plan either as a direct rollover or paid directly to you. Your choice will affect the tax you may owe.

A direct rollover moves your account balance to your Traditional IRA, Roth IRA, or to another employer's retirement plan that allows rollovers directly. Certain distributions, such as hardship distributions and required minimum distributions after reaching your required beginning date, cannot be paid in the form of a rollover.

The **required minimum distribution** is the minimum amount you can withdraw from your account annually once you reach your required beginning date, or you start taking distributions from your account, whichever comes first.

What steps do I need to take to directly roll over my distribution?

If you choose a direct rollover, your payment can be made directly to:

- An individual retirement account (IRA) under Internal Revenue Code section 408(a);
- A Roth IRA as described in Internal Revenue Code section 408(a);
- An individual retirement annuity under Internal Revenue Code section 408(b);
- An Internal Revenue Code section 403(a) annuity plan;
- An Internal Revenue Code section 403(b) annuity contract;
- Another employer's plan qualified under Internal Revenue Code section 401(a) that accepts your rollover; or
- An eligible Internal Revenue Code section 457(b) plan maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state which agrees to separately account for amounts transferred to it from the Plan.

Beginning in the year you reach your required beginning date, you cannot roll over a certain portion of your payment, because it is a required minimum payment that must be paid directly to you.

Additionally, death benefit distributions to non-spouse beneficiaries may be rolled over only to an "inherited IRA." See page XX for additional information.

Will taxes be withheld if I elect a direct rollover?

No. Direct rollovers have no mandatory withholding, unless you roll to a Roth IRA. You will be taxed later, when you withdraw the funds that were directly rolled over to a non-Roth IRA or other employer's retirement plan.

What are the tax consequences if I take a direct distribution instead of electing to roll over?

If you choose to have your distribution paid directly to you, you will receive only 80% of the payment. Federal law requires the Plan to withhold 20% of your payment, which is paid to the Internal Revenue Service and will be credited as income tax withheld.

The payment will be taxed in the year distributed. If you are still employed and receive payment before age 59½, the payment is considered an early withdrawal and may be subject to an additional 10% federal excise tax (plus any applicable state penalty tax). If you terminate employment during or after the calendar year in which you reach age 55, you may receive payment without the additional 10% federal excise tax.

If you change your mind after receiving your distribution, you have 60 days to roll it over into an IRA or to another qualified retirement plan to avoid taxation as described in the paragraph above. In order to directly roll over 100% of your

distribution, you will need to find other money to replace the 20% that was withheld for taxes. If you do not replace the 20%, you will be taxed on that amount.

Federal law requires the Fund Office to provide you with a "Special Tax Notice Regarding Plan Payments" if you apply for a distribution that can be rolled over. This notice describes your rights and obligations regarding rollovers and withholding requirements. This notice will accompany the Distribution Form you will receive from Empower.

How do I find out more about tax consequences for distributions?

To determine the most advantageous way for you to take a distribution from your Plan account (lump sum, installment payments, or rollover) and the resulting tax consequences, discuss your personal circumstances with your tax advisor. The Trustees or the Fund Office staff can only inform you of your options and the Plan provisions; they cannot help you make decisions regarding your account.

IN THE EVENT OF YOUR DEATH

What happens to my account if I die?

If you die, the Plan will pay your account balance to your designated beneficiary or beneficiaries.

How do I designate a beneficiary under the Plan?

To designate the beneficiary or beneficiaries who will receive benefits upon your death, complete a USA Plan Beneficiary Designation Form, available online at ssatpa.com. You may choose one or more beneficiaries, as well as name contingent, or secondary, beneficiaries if your primary beneficiaries predecease you. If you are married when you die, your spouse automatically is your beneficiary, unless you have designated another beneficiary. To name a beneficiary other than your spouse, your spouse must consent to your designation in writing on the beneficiary form and sign it in the presence of a notary public or Plan representative.

If you legally divorce, any prior designation of your ex-spouse as your designated beneficiary is invalid as of the date of the divorce. Therefore, you should complete a new beneficiary designation form upon divorce or if your Plan account becomes subject to a qualified domestic relations order (QDRO). If you fail to complete a new form, you will be considered to have no beneficiary designation on file, to the extent you had named your former spouse as your beneficiary.

You may change your beneficiary designation(s) at any time; if you are married, your spouse must also consent to your changes. Your designation must be on file with Empower prior to your death in order to be valid.

What happens to my account balance if I die without a designated beneficiary?

If you die without a valid designation of beneficiary on file, the Plan will pay benefits to:

- Your surviving spouse, or if none, then
- Your surviving biological children and legally adopted children (in equal shares), or if none, then
- Your surviving parents (in equal shares), or if none, then
- Your estate.

If you do not have an estate, the Plan will distribute your account according to applicable state intestate succession law (i.e., the laws that determine how assets are distributed for individuals who die without a will).

Upon my death, will my (non-spouse) beneficiary have the option to roll over the benefits they receive?

Yes. If your beneficiary is not your spouse, your beneficiary may avoid mandatory tax withholding for lump-sum payments of a death benefit if the distribution is rolled over. The tax rules for eligible rollovers for a non-spouse beneficiary are very complicated.

Non-spouse beneficiary rollovers may only be made through a direct trustee-to-trustee transfer to an "inherited IRA," an IRA established specifically to receive a rollover made to a non-spouse beneficiary. Payment to any other type of IRA or any retirement plan is not considered a permitted rollover. Before a non-spouse beneficiary makes the decision to roll over a death benefit to an inherited IRA, they should discuss the details of the transfer with their tax advisor. A non-spouse beneficiary may not make an indirect rollover of a lump-sum death benefit.

When your non-spouse beneficiary is eligible for a distribution, the Plan Administrator will provide more information about these rules.

ACCESS TO YOUR ACCOUNT BALANCE WHILE EMPLOYED

Can I receive my account balance before I stop working?

Only in limited circumstances and with spousal consent, if you are married. Because the Plan is intended to provide you with financial resources during your retirement, you have very limited access to your account balance while you are actively working. Distributions from your account can only be made in the event of a financial hardship or in the form of an "in-service" distribution (if you are eligible). You may, however, receive a distribution of your Rollover Account at any time.

How do I request a distribution?

To request a distribution application, visit ssatpa.com, or contact Southwest Service Administrators at (800) 474-3485.

Para información en español, llame al (833) 569-2433.

In the event you receive payment to which you are not entitled, the Trustees have the right to suspend, withhold, or reduce any future payments until the entire amount paid to you in error is recovered.

What qualifies as a hardship distribution?

You may take a distribution from your account for a financial hardship, which is a situation of immediate and heavy financial need required to help pay for:

- Expenses related to medical care (that are not covered by insurance or otherwise reimbursed) incurred less than two years prior for you, your spouse, or your dependents;
- Costs directly related to the purchase of your principal residence, excluding mortgage payments;
- Tuition, related educational fees, and room and board expenses for the next 12 months of post-secondary education for you, your spouse, your children, or your other dependents;
- Amounts necessary to prevent eviction from your principal residence or foreclosure on the mortgage for your principal residence; or
- Funeral or burial expenses for your deceased parent, spouse, children, or other dependents.

Proper documentation, as described in the distribution packet, supporting the need for a hardship distribution must be provided. Failure to do so will result in denial of your request. Hardship distributions are not eligible for direct rollover and are not subject to mandatory 20% withholding. Any hardship withdrawals are subject to spousal consent requirements.

Are there any other limits with respect to a hardship distribution?

Yes. Your distribution cannot exceed the amount of your financial need, as supported by required documentation, plus any amount necessary to pay federal, state, or local taxes, or penalties as a result of the distribution. The minimum amount of a hardship distribution is $1,000 or the total balance in your Employer Contribution Account, if less.

Also, you may not take more than two hardship distributions in any rolling 12-month period. For example, if you took a hardship distribution on December 15, 2026, and another on February 1, 2027, the earliest you could take another hardship distribution would be December 16, 2027.

There are two exceptions to the two hardship distributions in any rolling 12-month period rule:

- An additional hardship withdrawal may be available if, for the purpose of preventing foreclosure on your principal residence, you provide sufficient documentation to prove that at least 90% of your prior hardship withdrawal was actually paid to satisfy the reason for that withdrawal.
- An additional hardship withdrawal may be available to pay for tuition and related educational fees for the next 12 months of post-secondary education for the participant, the participant's spouse, children, or dependents in accordance with the billing and payment schedule of such costs of the educational institution, provided that the first two hardship withdrawals within the rolling 12 months were also used for tuition and related educational fees. Sufficient documentation is required.

What is an in-service distribution?

An in-service distribution is a withdrawal you make from your account for reasons other than a hardship. The amount you can withdraw depends on your age:

- If you are over age 59½, you may request an in-service distribution of up to 100% of your account balance.
- If you are under age 59½, you may request an in-service distribution of all or any portion of your account, except employer contributions made to your account during the 24 months preceding the date of distribution.

You may request an in-service distribution of all or any portion of your Rollover Account at any time.

Are there any limitations on how often I may take an in-service distribution?

Yes. You may request only one in-service distribution during any rolling 12-month period.

How will my in-service distribution be paid?

If you qualify for an in-service distribution, it will be paid as a lump sum, and you may choose (with spousal consent, if you are married) to have it paid as:

- A direct rollover to another qualified retirement plan or an IRA;
- A check payable to you; or
- A combination of the above, provided the direct rollover portion is at least $500.

Is my in-service distribution taxable?

The Plan Administrator is required to withhold 20% of your withdrawal for federal income taxes on any portion of an in-service distribution that is not directly rolled over. Such distributions are also subject to applicable federal and state income taxes. Additionally, in-service distributions may be subject to a 10% federal excise tax for early distribution before age 59½ and a state penalty tax. You may be exempt from the federal excise tax if you terminate employment after attaining age 55. Consult your tax advisor if you have questions.

ASSIGNMENT OF BENEFITS/QDRO

If I owe money, can I sign over the rights to my account?

No. You may not sell, assign, pledge, or transfer your benefits under the Plan before you receive them. Except in the case of tax levies, your Plan account generally is not subject to garnishment, execution, levy, or other legal process by your creditors.

Another exception to this rule is extended for alimony, child support, or other payments to a spouse, former spouse, child, or other dependent required under a qualified domestic relations order (QDRO).

Usually, a QDRO relates to the settlement agreement in the case of a divorce or child support. If you are subject to a QDRO requiring all or part of your benefit to be paid to an "alternate payee" (as defined in ERISA), the Plan must follow the requirements of the QDRO.

Empower will promptly notify you and each alternate payee if the Plan receives a domestic relations order and of the Plan's procedures for determining whether or not a domestic relations order is a QDRO.

For more information about QDROs, a copy of the Plan's QDRO procedures, and a copy of the Plan's sample QDRO (free of charge), visit Empower at Empower.com.

DENIAL OF BENEFITS AND APPEALS PROCEDURES

Are the denial and appeal procedures the same for all benefits?

Although the basic procedures are the same for all benefits, the applicable time frames for disability-related applications are different from those for other benefits.

When and how do I file an application for benefits?

An application (or claim) is a request for Plan benefits. You (or your authorized representative who is designated as holding power of attorney in such matters) may make an application for Plan benefits when you are eligible for a distribution from the Plan. The authorization for a representative to act on your behalf must meet Plan guidelines. If you have an authorized representative, the Trustees will direct all claims information and notifications to your authorized representative.

To file an application for Plan benefits, obtain the appropriate form from Southwest Service Administrators by visiting ssatpa.com or calling (800) 474-3485. Submit the completed form and any required supporting documentation as outlined on the form. The Plan Administrator will make claim determinations in accordance with the Plan's claims procedures and apply Plan provisions consistently.

How will I know if my non-disability application for benefits is denied?

If your application for benefits is denied, you will be sent a notice of the denial in writing within 90 days of the date the application is received. If the Trustees need an extension of time to make a decision, within a 90-day period the Fund Office will send you a notice that:

- Explains the special circumstances requiring a delay in the decision; and
- Sets a date, no later than 180 days after your application was initially received, of when you can expect to receive a final decision.

If you do not receive any notice from the Plan within the 90-day period, or if you do not receive a notice of a delayed decision within the 90-day period, you may assume your application was denied, and you may appeal the denial.

For the purposes of the claims procedures described here, days are measured in calendar days. Additionally, the Plan relies on a general presumption that a notice sent by first-class mail will be received within five business days.

How will I know if my disability application for benefits is denied?

For disability-related applications, you will be sent a notification about the decision on your application for benefits within 45 days of the date that Empower received your application for benefits. If the Trustees need additional information to make a

decision regarding your application, they will send you a notice in writing of the additional information required. You will have at least 45 days to provide the requested additional information. The Trustees' 45-day deadline for making a decision on your application is suspended while the Trustees wait for the additional information from you. If you do not provide the requested additional information, the Trustees will deny your application 30 days after the deadline you were given to provide the requested additional information.

The Trustees may determine that an extension of time is necessary to make a decision about your application and may take two extensions of time for 30 days in each such case. You will be sent a notice that the Trustees need an extension of time before the end of the initial 45-day period if the first extension is required and before the end of the additional 30-day period if the second extension is required.

What if my application for benefits (non-disability or disability) is denied?

If your application for benefits is denied in whole or in part, you will be sent a written notice that will:

- Contain the specific reason(s) for the decision;
- Specifically refer to Plan provisions on which the decision is based;
- Notify you of any additional information needed to reconsider your application (if applicable), and explain why the information is needed;
- Include a copy of the scientific or clinical judgment for disability-related applications denied on the basis of a medical judgment made by the Plan, including the identity of the medical expert that made the judgment (if applicable);
- Notify you of the Plan's appeal procedures, including the steps to be taken to appeal and the applicable time limits for each such step;
- Notify you of your right to have an attorney or other individual represent you (provided that you authorize the representation in writing and send a copy of the authorization to the Fund Office);
- Notify you of your (or your representative's) right to access and copy (free of charge) all documents, records, and other information relevant to your application for benefits; and
- Notify you of your right to bring a civil action within 12 months under ERISA section 502(a) if your appeal is denied.

For a disability claim, the statement will also include an explanation for disagreeing with or not following:

- The views of your health care and/or vocational professionals who treated and evaluated you;
- The views of medical and/or vocational experts whose advice was obtained by the Plan in conjunction with the determination of your claim, without regard as to whether the advice was relied upon in making the claim determination; and
- The disability determination made by the Social Security Administration.

Decisions regarding hiring, compensation, termination, promotion, or other similar matters with respect to any individual (such as a claims adjudicator or medical or vocational expert) will not be made based upon the likelihood that the individual will support the denial of the claim.

How do I appeal a claim that has been denied?

If your application has been denied in whole or in part, you (or your authorized representative) have the right to appeal for a full and fair review of the denial decision. You may appeal a denial decision by submitting an appeal request to the Appeals Committee of the Board of Trustees. You will receive a full and fair review of the determination. You may include any issues, comments, statements, or documents that you wish to provide with your written appeal. Submit your appeal request to:

Union Strength Annuity Plan Board of Trustees
C/O Southwest Service Administrators
Mailing Address: P.O. Box 43170, Phoenix, AZ 85080-3170
Physical Address: 2550 W. Union Hills Drive, Suite 250, Phoenix, AZ 85027
Website: www.ssatpa.com [ssatpa.com]
Phone Number: 602-249-3582 or 800-474-3485

You must submit your request for an appeal in writing. For non-disability applications, Southwest Service Administrators must receive your request for an appeal within 90 days of the date of the denial notice. For disability-related applications, Southwest Service Administrators must receive your request for an appeal within 180 days from the date of the denial notice. If you fail to file a written request for an appeal within these time frames, the Plan will consider you to have waived your right to appeal.

Your appeal request should include the specific reasons why you believe the denial was improper. You may submit any additional documents you feel relate to your appeal, as well as written issues and comments.

Upon request, and free of charge, you or your authorized representative may have reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits. A document, record, or other information shall be considered relevant to your claim if the document, record, or other information:

- Was relied upon in making the benefit determination;
- Was submitted, considered, or generated in the course of making the benefit determination, without regard to whether such document, record, or other information was relied upon in making the benefit determination;
- Demonstrates compliance with the administrative processes and safeguards required in making the benefit determination; or

- Constitutes a statement of policy or guidance under the Plan concerning denied benefits without regard to whether the advice or statement was relied upon in making the benefit determination.

The review on appeal will consider all comments, documents, records, and other information submitted by you or your authorized representative, without regard to whether such information was submitted or considered in the initial benefit determination.

What happens after my request for appeal is received?

You will be sent written documentation acknowledging receipt of your appeal request.

The Trustees have appointed an Appeals Committee to review and take action on appeals. The Appeals Committee shall meet at least quarterly to render a determination on appeals received since the prior meeting, provided any appeal filed within the 30-day period preceding a meeting shall be decided at the next meeting.

The Appeals Committee will make a decision on review no later than the date of the meeting of the Appeals Committee which immediately follows Southwest Service Administrators' receipt of a request for review, unless the request for review is filed less than 30 days before the date of such meeting. If the request for review is filed less than 30 days before a scheduled meeting, a decision may be made no later than the date of the second meeting following Southwest Service Administrators' receipt of the request for review. If special circumstances require a further extension of time for processing, a decision shall be rendered not later than the third meeting of the Appeals Committee following Southwest Service Administrators' receipt of the request for review. If such an extension of time for review is required because of special circumstances, Southwest Service Administrators will provide the claimant with written notice of the extension before the extension begins. The notice must describe the special circumstances and the date as of which the benefit determination will be made. Southwest Service Administrators will notify the claimant of the benefit determination as soon as possible but not later than five business days after the benefit determination is made.

Southwest Service Administrators will send you a notice of the Appeals Committee determination as soon as possible following the Appeals Committee meeting but not later than five business days after the Appeals Committee makes a decision.

If your appeal for benefits is wholly or partially denied, you will receive a written notice or electronic notice that will:

- Describe the specific reason(s) for the denial;
- Refer to specific Plan provisions on which the denial is based;

- Describe your right, upon request and free of charge, to have reasonable access to, and copies of, all documents, records, and other information relevant to your benefits claim;
- State your right to bring a civil action within 12 months under section 502(a) of ERISA following a denial on review;
- If the denial was based on an internal rule, guideline, protocol, or similar criteria, contain a statement that the rule, guideline, protocol, or similar criteria will be provided, free of charge, upon request; and
- If the denial was based on a medical judgment, contain a statement that an explanation regarding the scientific or clinical judgment for the denial will be provided, free of charge, upon request.

In the case of a denial of disability claim on review, the claim determination must include a discussion of the decision, including an explanation of the basis for disagreeing with or not following:

- The views of the health care and vocational professionals who treated or evaluated you;
- The views of the medical and/or vocational experts whose advice was obtained by the Plan in conjunction with the determination on your claim, without regard as to whether the advice was relied upon in making the determination on your claim; and
- The disability determination made by the Social Security Administration.

Before the Plan issues a denial on your claim on review, the Plan will provide you, free of charge, with:

- Any new or additional evidence considered, relied upon, or generated by the Plan or the Trustees; or
- Any new or additional rationale relied upon in connection with your claim.

The new or additional evidence or rationale will be provided as soon as possible and sufficiently in advance of the Trustees' final decision to provide you with a reasonable opportunity to respond before the decision is made.

The Appeals Committee's decision on an appeal is binding on all parties to the decision. No legal action may begin until you have exhausted all the Plan appeal procedures. However, legal action against the Plan may not be commenced more than 12 months after the Plan Administrator notifies you of the determination on appeal.

The Appeals Committee's decision on an appeal is binding on all parties. No legal action may begin until you have exhausted all the Plan appeal procedures.

If the Plan fails to follow its claims procedures in accordance with applicable law, a claimant will be deemed to have exhausted his or her administrative remedies unless the failure is de minimis. A failure is considered de minimis if it is:

- Non-prejudicial to you;
- Attributable to good cause or matters beyond the Plan's control;
- In the context of an ongoing good faith exchange of information with you; and
- Not reflective of a pattern of noncompliance with the procedures.

If the Plan contends that a failure was de minimis, a claimant can request an explanation of the Plan's basis and will be provided with an explanation within 10 days of his or her request. You will be entitled to pursue any available remedies under ERISA section 502(a).

Who is authorized to interpret the Plan and make benefit eligibility decisions?

The Board of Trustees is responsible for these functions. However, the Trustees have delegated some of these responsibilities to other entities or individuals(e.g., the Appeals Committee, Southwest Service Administrators). Benefits under the Plan will be paid only if the Trustees (or their delegate) decide in their discretion that the applicant is entitled to them.

IMPORTANT FACTS ABOUT THE PLAN

Important details you should know:

1. **Name of Plan.** The Plan is known as Union Strength Annuity (USA) Plan.

2. **Board of Trustees.** A Board of Trustees is responsible for the operation of this Plan. The Board of Trustees consists of an equal number of representatives selected by the Employer Associations and the Regional Council that have entered into collective bargaining agreements that relate to this Plan.

As of January 1, 2026, the Trustees of this Plan are:

Union Trustees

Management Trustees

To contact the Board of Trustees, use the address and telephone number below:

Union Strength Annuity Plan Board of Trustees
C/O Southwest Service Administrators
Mailing Address: P.O. Box 43170, Phoenix, AZ 85080-3170
Physical Address: 2550 W. Union Hills Drive, Suite 250, Phoenix, AZ 85027
Website: www.ssatpa.com [ssatpa.com]
Phone Number: 602-249-3582 or 800-474-3485

3. **Plan Sponsor and Administrator.** The Board of Trustees is both the Plan Sponsor and the Plan Administrator. The Plan Administrator has discretionary authority in interpreting the Plan. The Plan Administrator's duties include deciding eligibility questions, determining a person's right to a benefit and the amount of benefit payment, and interpreting other Plan provisions. The Plan Administrator also prepares, distributes, and files legally required reports and other information. The Plan Administrator has delegated certain ministerial administrative duties to the Third Party Administrator.

Third Party Administrator:

Union Strength Annuity Plan Board of Trustees
C/O Southwest Service Administrators

Mailing Address: P.O. Box 43170, Phoenix, AZ 85080-3170
Physical Address: 2550 W. Union Hills Drive, Suite 250, Phoenix, AZ 85027
Website: www.ssatpa.com [ssatpa.com]
Phone Number: 602-249-3582 or 800-474-3485

4. **Identification Numbers.** The number assigned to this Plan by the Board of Trustees pursuant to instructions of the Internal Revenue Service is 001. The number assigned to the Board of Trustees by the Internal Revenue Service is 41-6858290.

5. **Agent for Service of Legal Process.** The Plan's Administrator is the Plan's agent or service of legal process. Accordingly, if legal disputes involving the Plan arise, any legal documents should be served upon the Third Party Administrator at Address, City, State, Zip. Additionally, service of legal process may be made upon any individual Trustee at the addresses shown in item 2.

6. **Recordkeeper.** Empower is the Plan's recordkeeper.

7. **Collective Bargaining Agreements and Other Written Agreements.** This Plan is maintained according to collective bargaining agreements between an Employer Association or an Employer, and various Unions, requiring an employer to contribute to the Plan on behalf of an employee. Empower will provide you, upon written request, information as to whether a particular employer is contributing to the Plan on behalf of employees working under collective bargaining agreements or other written agreements.

8. **Source of Contributions.** The benefits described in this booklet are provided through employer contributions. The provisions of the collective bargaining agreements or other written agreements determine the amount of employer contributions and the employees on whose behalf contributions are made.

9. **USA Plan's Assets.** The Board of Trustees holds all assets in a trust for the purpose of providing benefits to eligible participants and defraying reasonable administrative expenses.

10. **Plan Year.** The Plan keeps separate records for each Plan year. A Plan year begins on January 1 and ends on December 31.

11. **Type of Plan.** The Plan is a defined contribution profit-sharing plan, qualified under Internal Revenue Code section 401(a) and maintained for the purpose of providing retirement benefits to eligible participants. The amount of money you receive from the Plan depends on the amount of contributions allocated to your account and the investment gains and losses in your Plan account. The Plan does not guarantee a benefit amount. Benefits are not insured by the Pension Benefit Guaranty Corporation, a federal corporation created to protect defined benefit retirement plans.

12. **Eligibility and Benefits.** The type of benefits provided and the Plan's requirements with respect to eligibility as well as circumstances that may result in disqualification, ineligibility, or denial or loss of any benefits are fully described in this booklet.

13. **Rights and Responsibilities.** As someone who is eligible for benefits from this Plan, be advised that the Plan pays benefits according to its provisions out of a Trust Fund used solely for that purpose. If you have any questions or problems as to benefit payments, you have the right to get answers from the Trustees who administer the Plan.

14. **Plan Termination.** The Plan account of each affected participant will continue to be 100% vested if the Plan terminates. After the Plan terminates, payments will be limited to the assets in the Plan's Trust Fund, and additional contributions to the Trust Fund will not be required.

15. **Employment Not Guaranteed.** The Plan does not constitute a contract of employment. Every employee remains subject to discharge without regard to his or her participation in the Plan.

16. **Incompetency.** In the event you are unable to take care of your affairs, the Trustees may pay your benefits to your legal guardian or representative. Any payment that the Trustees make in good faith pursuant to this provision completely discharges the Plan from any liability to you or your beneficiary.

17. **Legal Counsel:** Travis J. Ketterman: McGann, Ketterman & Rioux

18. **Investment Consultant:** Megent Financial

STATEMENT OF RIGHTS UNDER THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974

As a participant in the **UNION STRENGTH ANNUITY (USA) PLAN**, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 ("ERISA"). ERISA provides that all Plan participants are entitled to certain rights, as outlined in the following information.

Receive information about your Plan and benefits

You have a right to:

- Examine, without charge, at the Plan's administrative office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts, collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration (EBSA).
- Obtain copies of all documents governing the operation of the Plan, including collective bargaining agreements, a copy of the latest annual report (Form 5500 series), and an updated Summary Plan Description upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of the Plan's annual financial report.
- Receive a quarterly benefit statement, indicating the amounts credited to your Plan account and other important information regarding your Plan account. The Plan Administrator is required by law to furnish each participant with a quarterly benefit statement. The Plan must provide the statement free of charge.

Prudent action by Plan fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may terminate your employment or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Enforce your rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the

decision without charge, and to appeal any denial, all within certain time schedules. However, you may not begin any legal action, including proceedings before administrative agencies, until you have followed and exhausted the Plan's claims and appeals procedures.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, and you have exhausted the Plan's claims procedure, you may file suit in a state or federal court (within certain time limits). In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order and you have exhausted the Plan's claims procedure, you may file suit in federal court (within certain time limits). If it happens that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with your questions

If you have any questions about the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the Employee Benefits Security Administration (EBSA) at:

National Office:
Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210
866-444-3272

For more information on your rights and responsibilities under ERISA, contact the EBSA by email by going through the appropriate prompts at askebsa.dol.gov or by visiting their website at dol.gov/ebsa.

DEFINITIONS

The following abbreviated definitions of terms used throughout this SPD may be helpful in understanding the benefits the Plan provides and your rights under the Plan.

Account: When you become a Plan participant, an account in the Plan is established in your name. This account is the record of your interest in the Trust Fund, which holds the assets of the Plan. Your account is divided into the following subaccounts:

- Employer Contribution Account;
- Rollover Account; and

Association: Any employer association that has entered into a written agreement with the Union to contribute to the Plan, as defined in the Trust Agreement.

Covered Employment: If you work for an employer who is required to contribute to the Plan for the hours you work on a job covered by a collective bargaining agreement with the Union or other written agreement, you are considered working in covered employment.

Employee: If you work for an employer who is required to pay contributions to the Plan for hours you work on a job in accordance with a collective bargaining agreement or other written agreement with the Union or with the Trustees, providing for such contributions, you are an employee under this Plan.

Employer: If the employer you work for is required to contribute to the Plan in accordance with a collective bargaining agreement or other written agreement with the Union or with the Trustees, providing for such contributions, your employer is considered to be an employer under this Plan.

ERISA: Employee Retirement Income Security Act of 1974, as amended.

Fund Office: The Plan's fund, or administrative, office is located at:

Address, City, State, Zip

Hour of Service: Each hour for which you are paid or entitled to be paid by your employer.

Plan: The Union Strength Annuity (USA) Plan as described in the Plan document, and any other written document, including this booklet, designated by the Trustees as constituting part of the Plan and may be amended by the Board of Trustees pursuant to the provisions of the Trust Agreement.

Required Beginning Date: Distribution from your vested account begins no later than your required beginning date:

- Five percent owners. April 1 following the calendar year you turn age 73
- Participants other than five percent owners. April 1 following the later of the calendar year in which you:
  - Turn age 73 or
  - Retire from employment.

Spouse: For purposes of the Plan, your Spouse is the person to whom you are legally married in any domestic or foreign jurisdiction (including a same-sex spouse).

Vesting: The portion of your Plan account that is non-forfeitable (that is, cannot be lost when you terminate employment). Your entire interest in the Plan is always fully vested (non-forfeitable).

IMPORTANT CONTACT INFORMATION

UNION STRENGTH ANNUITY (USA) PLAN
Empower
8515 E. Orchard Rd, Greenwood Village, CO 80111
(833) 569-2433
7:00 a.m. to 9:00 p.m. CT, Monday through Friday and
8:00 a.m. to 4:30 p.m. CT, Saturday
Visit our website: Empower.com

Third Party Administrator
Union Strength Annuity Plan Board of Trustees
C/O Southwest Service Administrators
Mailing Address: P.O. Box 43170, Phoenix, AZ 85080-3170
Physical Address: 2550 W. Union Hills Drive, Suite 250, Phoenix, AZ 85027
Website: www.ssatpa.com [ssatpa.com]
Phone Number: 602-249-3582 or 800-474-3485

Spanish Language Assistance: Para información en español, llame al
(833) 569-2433.

When your situation changes, we want to know
If you move to a new house, get married, divorced, or become widowed, contact Empower. It is important that Empower has your current email, mailing address, and telephone number at all times to ensure you receive important Plan information regarding your benefits. You should consider updating your beneficiary if you get married or divorced or your spouse dies.