

SUMMARY ANNUAL REPORT FOR CENTRAL LABORERS' ANNUITY PLAN

This is a summary of the annual report for the CENTRAL LABORERS' ANNUITY PLAN (Employer Identification No. 37-6052379, Plan No. 002), for the period October 1, 2024 to September 30, 2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

Benefits under the Plan are provided by a trust (benefits are provided in whole from trust funds). Plan expenses were \$24,549,886. These expenses included \$1,988,339 in administrative expenses and \$22,561,547 in benefits paid to participants and beneficiaries. A total of 24,935 persons were participants in or beneficiaries of the Plan at the end of the Plan year, although not all of these persons had yet earned the right to receive benefits.

The value of Plan assets, after subtracting liabilities of the Plan, was \$355,160,693 as of September 30, 2025, compared to \$311,076,253 as of October 1, 2024. During the Plan year the Plan experienced an increase in its net assets of \$44,084,440. This increase includes unrealized appreciation or depreciation in the value of Plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. The Plan had total income of \$68,634,326, including employer contributions of \$46,779,153, employee contributions of \$78,071, other contributions of \$86,415, losses of \$361,227 from the sale of assets, earnings from investments of \$21,943,177, and other income of \$108,737.

The Plan has a contract with The Union Labor Life Insurance Company which allocates funds toward individual policies. The total premiums paid for the Plan Year ending September 30, 2025 were \$0.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Fiduciary information, including non-exempt transactions between the Plan and parties-in-interest (that is, persons who have certain relationships with the Plan);
5. Transactions in excess of 5 percent of the Plan's assets;
6. Insurance information including sales commissions paid by insurance carriers; and
7. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the Plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Central Laborers' Annuity Fund Board of Trustees, who is the Plan Administrator, at P.O. Box 1267, Jacksonville, IL 62651-1267 (telephone 217-479-3600). The charge to cover copying costs will be \$25.00 for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan at 201 North Main Street, Jacksonville, Illinois and at the U.S. Department of Labor in Washington D.C., or to obtain a copy from the Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.