Summary Annual Report
Hilldrup Companies, Inc. Health & Welfare Benefits Plan

This is a summary of the annual report of the Hilldrup Companies, Inc. Health & Welfare Benefits Plan, Plan No. 510, Employer ID #54-0661748 for the plan year April 1, 2025 through December 31, 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).

Hilldrup Companies, Inc. has committed itself to pay certain Health, Dental and Short Term Disability claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with The Guardian Life Insurance Company of America to pay certain Vision, Life insurance, Accidental Death & Dismemberment, Long Term Disability, Accident, Cancer and Critical Illness claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2025 were $228,875.

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:

- Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call Hilldrup Companies, Inc., who is the plan administrator, at PO Box 1290, Stafford, VA 22555-1290; 703-441-7236. The charge to cover copying costs will be $4.50 for the full annual report, or $0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: 4022 Richmond Hwy, Stafford, VA 22554, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20120. The annual report is also available online at the Department of Labor website www.efast.dol.gov.