FLINT PLUMBING AND PIPEFITTING FRINGE BENEFIT FUNDS

Flint Plumbing & Pipefitting Industry Health Care Fund
Flint Plumbing & Pipefitting Industry Pension Fund
Flint Plumbing & Pipefitting Industry Defined Contribution Plan
Scholarship Fund of Flint Plumbing & Pipefitting Industry
Supplemental Unemployment & Disability Plan of Local Union 370

Managed for the Trustees by:
TIC MIDWEST

July 2026

To: ALL PLAN PARTICIPANTS AND ALTERNATE PAYEES OF THE
FLINT PLUMBING & PIPEFITTING INDUSTRY DEFINED CONTRIBUTION PLAN

Dear Plan Participants:

We have attached the following Important Notices and Annual Reports for your review. These Notices and Reports are required to be mailed to each Plan Participant as required by the Employee Retirement Income Security Act of 1974 (ERISA):

- 2025 Summary Annual Report for the Defined Contribution Plan Pages 2-3

If you have any questions, please contact your Local Union office or the Pension Department at the Fund Office.

Sincerely,

Boards of Trustees

6525 Centurion Drive • Lansing, MI 48917-9275
(517) 321-7502 • FAX (517) 321-7508
TOLL FREE (888) 797-5862
www.ualocal370benefits.org

To: PLAN PARTICIPANTS OF FLINT PLUMBING &
PIPEFITTING INDUSTRY DEFINED CONTRIBUTION PLAN

RE: 2025 SUMMARY ANNUAL REPORT

Dear Plan Participant:

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan for Flint Plumbing Defined Contribution Fund, EIN 38-6254230, Plan No. 002, for period August 1, 2024 through July 31, 2025. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a multiemployer defined contribution plan.

BASIC FINANCIAL STATEMENT

Benefits under the plan are provided by a trust fund. Plan expenses were $1,559,397. These expenses included $159,735 in administrative expenses, $1,242,950 in benefits paid to participants and beneficiaries, and $156,712 in other expenses. A total of 618 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 $26,112,540 as of July 31, 2025, compared to $22,978,724 as of August 1, 2024. During the plan year the plan experienced an increase in its net assets of $3,133,816. This increase includes unrealized appreciation and 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 $4,693,213, including employer contributions of $100,885, employee contributions of $2,023,276, earnings from investments of $2,560,149, and other income of $8,903.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have a 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; and
3. assets held for investment.
4. 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 Board of Trustees, Flint Plumbing & Pipefitting Industry Defined Contribution Plan, 6525 Centurion Drive, Lansing, Michigan 48917-9275, at TOLL FREE (888) 797-5862 or (517) 321-7502. The charge to cover copying costs is the lesser of the actual cost or twenty-five cents ($0.25) per page for any part thereof.

You also have the right to receive from the Plan Administrative Manager, 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 Administrative Manager, these two statements and accompanying notes will be included as part of that Report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the Report, because these portions are furnished without charge.

Additionally, you also have the legally protected right to examine the Annual Report at the main office of the Plan (Board of Trustees, Flint Plumbing & Pipefitting Industry Defined Contribution Plan, 6525 Centurion Drive, Lansing, Michigan 48917-9275), 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, N 1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

Sincerely,

Board of Trustees
Flint Plumbing & Pipefitting Industry Defined Contribution Plan

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 3/31/2026)