

**SUMMARY ANNUAL REPORT FOR
INTERMOUNTAIN RETIREE AND DISABLED EMPLOYEE WELFARE PLAN**

This is a summary of the annual report of the Intermountain Retiree and Disabled Employee Welfare Plan (Employer Identification Number 87-0269232, Plan Number 509) for the plan year 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has insurance contracts with Hartford Life and Accident and Fidelity Security Life Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$8,832,119.

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. Transactions in excess of 5 percent of the plan assets.
5. Insurance information, including sales commissions paid by insurance carriers.
6. 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 plan administrator, at 36 South State Street, Suite 2300, Salt Lake City, UT 84111 and phone number, 801-442-2049. The charge to cover copying costs will be \$7.00 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: 36 South State Street, Suite 2300, Salt Lake City, UT 84111, 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. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.