LiUNA! National (Industrial) Pension Fund

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REPORT OF SUMMARY PLAN INFORMATION
2025 Plan Year

This report is being provided to all Union affiliates that represent participants in the LIUNA National (Industrial) Pension Fund ("the Plan") and to all Employers obligated to contribute to the Pension Fund. The Pension Protection Act of 2006 amended ERISA to require that all multiemployer pension plans, including this Pension Fund, provide to the bargaining parties annually a Report of Summary Plan Information containing the routine information set forth below. The Report is due after the Pension Fund files its Form 5500 Annual Report with the U.S. Department of Labor.

Except as otherwise specified, all information in this Report pertains to the Fund's 2025 plan year. A similar Report will be provided to you each year.

1. Contribution Schedule and Benefit Formula Information

Generally, the Plan provides a monthly benefit at Normal Retirement Age based on the contribution rates and benefit schedule applicable to the participant and the total number of pension credits he or she earned. A representative sample of the contribution rate / benefit schedule in effect for the Plan Year 2025 follows:

Hourly Contribution Rate in effect Post FRP schedule	*Monthly benefit level for each year of pension credit earned after January 1, 2025*
$0.87	$12.01
1.43	20.59
2.73	39.47
3.07	44.62
3.67	53.20
4.91	71.50
6.75	98.67

Note: The above chart does not reflect the 25% increase in benefit accrual rates effective January 1, 2026 as approved by the Board of Trustees. The New Benefit Schedule can be found at www.Lnipf.com.

2. Number of Contributing Employers

During the 2025 plan year, 687 employers were obligated to contribute to the Plan.

3. Employers Contributing More than 5%

During the 2025 plan year, one employer contributed more than 5% of total contributions to the Plan:

City of Providence

4. Participants for Whom No Contributions Were Made

As required by the law, the chart below sets out, for the 2025, 2024, and 2023 plan years, the number of participants with respect to whom no employer contributions were made because their employer had withdrawn from the Plan as of the beginning of the year. This information is not readily available to the Plan, so the number is an estimate. Benefits are not earned by a participant for periods when no employer is obligated to contribute to the Fund for them.

	2025 Plan Year	2024 Plan Year	2023 Plan Year
Participants:	155	167	529

5. Funding Status for 2025 Plan Year

The Plan remained in the "Green Zone" under the funding standards added to ERISA by the PPA for the 2025 plan year.

6. Number of Employers That Withdrew in Preceding Plan Year

During the 2024 plan year, 7 employers withdrew from the Plan. As reported on the 2025 Form 5500, the actual or estimated amount of employer withdrawal liability assessed was $772,687.

7. Transaction Information

The Plan did not merge with another plan and did not receive a transfer of the assets and liabilities of any other plan during the 2025 plan year.

8. Amortization Extension or Shortfall Funding Method Information

The Plan did not apply for or receive an amortization extension under ERISA §304(d) or Code §431(d) for the 2025 plan year. The Fund did not use the shortfall funding method (as described in ERISA §305) for the 2025 plan year.

9. Right to Additional Information

As a contributing employer or participating union under the Plan, you have the right to request from the Fund Administrator, in writing, a copy of the Plan's 2025 Form 5500, Summary Plan Description, and any summaries of material modifications. You are entitled to receive only one copy during any one 12-month period, and the administrator may charge a reasonable amount to cover the cost of providing the documents requested.

Any questions concerning this Report should be directed to Brian Kaniewski, Fund Administrator, at:

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