



Central Midwest Regional Council of Carpenters' Defined Contribution Pension Plan

P.O. Box 1057, Troy, MI 48099-1057
Phone: (800) 700-6756

SUMMARY ANNUAL REPORT FOR CENTRAL MIDWEST REGIONAL COUNCIL OF CARPENTERS DEFINED CONTRIBUTION PENSION PLAN

This is a summary of the annual report for the Central Midwest Regional Council of Carpenters Defined Contribution Pension Plan (the "Plan"), EIN 35-1833932, for the period ended June 30, 2025. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by the Trust.

Plan expenses were \$113,188,307. These expenses included \$4,829,133 in administrative expenses and \$108,359,174 in benefits paid to participants and beneficiaries. A total of 55,172 persons were participants in or beneficiaries of the Plan at the end of the Plan Year.

The value of Plan assets, after subtracting liabilities of the Plan, was \$1,588,629,302 as of June 30, 2025, compared to \$1,419,686,601 as of July 1, 2024. During the Plan Year, the Plan experienced an increase in its net assets of \$168,942,701. This increase included unrealized appreciation or depreciation in the value of the 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 \$282,131,008 including employer contributions of \$141,595,688, net earnings from investments of \$138,334,076 and other income of \$2,201,244.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, upon 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. information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates; and
5. transactions in excess of 5 percent of plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call Darris Garoufalis, Plan Manager, at 700 Tower Drive, Suite 300, Troy Michigan 48098; (248) 813-9800. The charge to cover copying costs will be \$9.25 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. The charge to cover the 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.

You also have the legally protected right to examine the annual report at the main office of the plan at 700 Tower Drive, Suite 300, Troy, Michigan and 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 of Labor should be addressed to: Public Disclosure Room, N1513, Employee Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Important Fund Information



**CENTRAL MIDWEST REGIONAL COUNCIL OF
CARPENTERS' DEFINED CONTRIBUTION PENSION PLAN**
P.O. BOX 1057
TROY, MI 48099-1057



PRESORTED
FIRST CLASS MAIL
U.S. Postage
PAID
ABC Mailing, Inc.
48035