

**BOARD OF TRUSTEES NORTHWESTERN
OHIO PLUMBERS AND PIPEFITTERS
7570 CAPLE BLVD STE B
NORTHWOOD, OH 43619**

**Summary Annual Report for the
NORTHWESTERN OHIO PLUMBERS AND PIPEFITTERS
RETIREE
HEALTH AND WELFARE PLAN AND TRUST**

This is the summary annual report for the NORTHWESTERN OHIO PLUMBERS AND PIPEFITTERS RETIREE HEALTH AND WELFARE PLAN AND TRUST, EIN 02-0772989, Plan number 502 for the period January 1, 2021 to December 31, 2021. 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 a contract with an insurance carrier to pay claims incurred under the terms of the plan. Total premiums paid during the plan year were \$332,361.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$21,528,267 as of December 31, 2021, compared to \$24,992,026 as of January 1, 2021. During the plan year the plan experienced an increase or (decrease) in its net assets of \$-3,463,759. This increase or (decrease) includes unrealized appreciation or 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. During the plan year, the plan had total income of \$2,564,413 including employer contributions of \$41,173, employee contributions of \$1,275,103, realized gains or (losses) of \$642,531 from the sale of assets, and earnings from investments of \$605,606.

Plan expenses were \$6,028,172. These expenses included \$328,677 in administrative expenses, \$5,699,495 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

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.

- An accountant's report
- Financial information and information on payments to service providers
- Assets held for investment
- Transactions in excess of 5% of plan assets

- 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 the office of BOARD OF TRUSTEES NORTHWESTERN OHIO PLUMBERS AND PIPEFITTERS, who is the plan administrator, 7570 CAPLE BLVD STE B, NORTHWOOD, OH, 43619, 419-662-1388. These portions of the report are furnished without charge.

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 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:

BOARD OF TRUSTEES NORTHWESTERN
OHIO PLUMBERS AND PIPEFITTERS
Plan Sponsor
7570 CAPLE BLVD STE B
NORTHWOOD, OH 43619
02-0772989

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, DC 20210