Hotel and Restaurant Employees Health and Welfare Trust Fund
East Bay Restaurant and Tavern Retirement Plan
1182 Market Street, Suite 320 • San Francisco, CA 94102-4919
Telephone: (844) 492-9159 • Fax: (415) 233-9567

SUMMARY ANNUAL REPORT

FOR EAST BAY RESTAURANT & TAVERN RETIREMENT PLAN

This is a summary of the annual report for the East Bay Restaurant & Tavern Retirement Plan, E.I.N. 94-6076428, Plan No. 001, for the year ended December 31, 2025. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Este reporte anual resumido describe el estado financiero básico del Plan de Retiro de Restaurant y Tavern de la Bahia y sus derechos respecto a este Plan. Si necesita ayuda en entender este reporte por favor comuniqué con la Oficina del Administrador del Plan en 1182 Market Street, Suite 320; San Francisco, CA 94102 o llame a la Oficina del Administrador del Plan al (844) 492-9159.

此年報摘要說明East Bay Restaurant and Tavern Retirement Plan（東灣餐館和酒吧業退休計劃）和根據基金你享有的權利。如你需要協助明白此報告，請聯絡管理辦事處1182 Market Street, Suite 320, San Francisco, CA 94102，或致電管理辦事處(844) 492-9159。

Basic Financial Statement

Benefits under the plan are provided through a trust fund. Plan expenses were $2,535,776. These expenses included $455,751 in administrative expenses and $2,080,025 in benefits paid to or for participants and beneficiaries. A total of 4,623 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 $38,791,704 as of December 31, 2025, compared to $35,733,053 as of January 1, 2025. The plan experienced an increase in its net assets of $3,058,651. This increase includes unrealized appreciation/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 a total income of $5,594,427 including employer contributions of $2,151,856, dividend and interest income of $495,262, net appreciation in fair value of investments including realized and unrealized gains/losses of $2,929,387 and other income of $17,922.

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 independent auditor’s report;
2. financial information and information on payments to service providers;
3. assets held for investment; and
4. transactions in excess of 5% of the plan assets.

To request a copy of the full annual report, or any part thereof, write the office at Plan Administrator of East Bay Restaurant & Tavern Retirement Plan, 7180 Koll Center Parkway, Suite 200, Pleasanton, CA 94566, or call (925) 398-7060. The charge to cover copying costs will be $12.00 for the full annual report, or 25 cents 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 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 (7180 Koll Center Parkway, Suite 200, Pleasanton, CA 94566) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.