

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2020</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2020 or fiscal plan year beginning <u>01/01/2020</u> and ending <u>12/31/2020</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☒
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>COVIA HOLDINGS CORPORATION PENSION PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>003</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>06/01/1960</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>003</u>	1c Effective date of plan <u>06/01/1960</u>	
1b Three-digit plan number (PN) ▶	<u>003</u>				
1c Effective date of plan <u>06/01/1960</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>COVIA HOLDINGS CORPORATION</u> <u>3 SUMMIT PARK DRIVE, SUITE 700</u> <u>INDEPENDENCE, OH 44131</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>13-2656671</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>440-214-3244</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>212320</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>13-2656671</u>	2c Plan Sponsor's telephone number <u>440-214-3244</u>	2d Business code (see instructions) <u>212320</u>	
2b Employer Identification Number (EIN) <u>13-2656671</u>					
2c Plan Sponsor's telephone number <u>440-214-3244</u>					
2d Business code (see instructions) <u>212320</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2021	KEITH FEICKS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2021	JANDA JENKINS
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2020)
v. 200204

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	1080
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	472
a(2) Total number of active participants at the end of the plan year		6a(2)	334
b Retired or separated participants receiving benefits.....		6b	207
c Other retired or separated participants entitled to future benefits		6c	361
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	902
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	103
f Total. Add lines 6d and 6e		6f	1005
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1B 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2020 Form M-1 annual report. If the plan was not required to file the 2020 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2020</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2020 or fiscal plan year beginning	01/01/2020	and ending	12/31/2020
▶ Round off amounts to nearest dollar.			
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.			

A Name of plan COVIA HOLDINGS CORPORATION PENSION PLAN		B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF COVIA HOLDINGS CORPORATION		D Employer Identification Number (EIN) 13-2656671	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I Basic Information			
1 Enter the valuation date: Month 01 Day 01 Year 2020			
2 Assets:			
a Market value	2a	99005686	
b Actuarial value	2b	99005686	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	296	25913156	25913156
b For terminated vested participants.....	323	16420476	16420476
c For active participants	472	48497537	50992966
d Total.....	1091	90831169	93326598
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐			
a Funding target disregarding prescribed at-risk assumptions		4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....		4b	
5 Effective interest rate	5	5.48 %	
6 Target normal cost.....	6	1482086	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<div>SIGN HERE</div>	Signature of actuary		10/06/2021	
GREGORY H. REYNOLDS		Date		
Type or print name of actuary		20-06401		
AON CONSULTING, INC.		Most recent enrollment number		
Firm name		216-621-8100		
950 MAIN AVENUE, SUITE 1600 CLEVELAND, OH 44113		Telephone number (including area code)		
Address of the firm				

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	1751759
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	1665169
9 Amount remaining (line 7 minus line 8)	0	86590
10 Interest on line 9 using prior year's actual return of <u>18.93</u> %	0	19552
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		2935324
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.48</u> %		57157
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		315216
c Total available at beginning of current plan year to add to prefunding balance		3307697
d Portion of (c) to be added to prefunding balance		3307697
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	3413839

Part III Funding Percentages

14 Funding target attainment percentage	14	102.42 %
15 Adjusted funding target attainment percentage	15	106.08 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	81.94 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ▶			18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
3.64 %2nd segment:
5.21 %3rd segment:
5.94 %☐ N/A, full yield curve used**b** Applicable month (enter code)**21b**

4

22 Weighted average retirement age**22**

64

23 Mortality table(s) (see instructions) ☐ Prescribed - combined☒ Prescribed - separate☐ Substitute**Part VI Miscellaneous Items****24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No**26** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.**27****Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years****28** Unpaid minimum required contributions for all prior years **28** 0**29** Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a) **29** 0**30** Remaining amount of unpaid minimum required contributions (line 28 minus line 29) **30** 0**Part VIII Minimum Required Contribution For Current Year****31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6) **31a** 1482086**b** Excess assets, if applicable, but not greater than line 31a **31b** 1482086**32** Amortization installments:**a** Net shortfall amortization installment Outstanding Balance 0 Installment 0**b** Waiver amortization installment 0 0**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33****34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) **34** 0**35** Balances elected for use to offset funding requirement Carryover balance 0 Prefunding balance 0 Total balance 0**36** Additional cash requirement (line 34 minus line 35) **36** 0**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) **37** 0**38** Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36) **38a** 0**b** Portion included in line 38a attributable to use of prefunding and funding standard carryover balances **38b** 0**39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) **39** 0**40** Unpaid minimum required contributions for all years **40** 0**Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)****41** If an election was made to use PRA 2010 funding relief for this plan:**a** Schedule elected ☐ 2 plus 7 years ☐ 15 years**b** Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

<div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	OMB No. 1210-0110
		2020
		This Form is Open to Public Inspection.

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020		
A Name of plan COVIA HOLDINGS CORPORATION PENSION PLAN	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 COVIA HOLDINGS CORPORATION	D Employer Identification Number (EIN) 13-2656671	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☒ Yes ☐ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
PIMCO	650 NEWPORT CENTER DRIVE NEW YORK, NY 92660

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
FRED ALGER MANAGEMENT, LLC	360 PARK AVENUE SOUTH NEW YORK, NY 10010

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
JANUS CAPITAL MANAGEMENT LLC	151 DETROIT STREET DENVER, CO 80206-4805

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
POLEN CAPITAL MANAGEMENT, LLC	
26-0319356	

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

AON CONSULTING, INC

22-2232264

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	398775	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

OPPENHEIMER ASSET MANAGEMENT

74-2154744

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	122870	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

NUVEEN ASSET MANAGEMENT

27-4357327

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50 51	NONE	108730	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

CONNORS INVESTOR SERVICES, INC.

23-1716484

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50 51	NONE	90000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

BANK OF AMERICA

94-1687665

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 25 31 50 52 62	NONE	57055	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

MEADEN AND MOORE

34-1818258

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	14000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

TORTOISE CREDIT STRATEGIES LLC

11550 ASH STREET SUITE 300
LEAWOOD, KS 66211

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50 51	NONE	11702	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

BUCK GLOBAL LLC

13-3954297

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 50	NONE	8382	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	THOMAS L. MOSHER, FSA	b EIN:	13-3954297
c Position:	ENROLLED ACTUARY		
d Address:	420 LEXINGTON AVENUE SUITE 2220 NEW YORK, NC 10171	e Telephone:	203-858-3277

Explanation: ACTUARIAL SERVICES TRANSITIONED FROM BUCK TO AON

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2020 This Form is Open to Public Inspection
For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020		
A Name of plan COVIA HOLDINGS CORPORATION PENSION PLAN	B Three-digit plan number (PN) ►	003
C Plan sponsor's name as shown on line 2a of Form 5500 COVIA HOLDINGS CORPORATION	D Employer Identification Number (EIN) 13-2656671	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	2042212	0
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	1565512	2755115
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1248664	2237486
(2) U.S. Government securities	1c(2)	8132098	5466565
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	56103423	29077701
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	30111295	63021861
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	99203204	102558728

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	112173	207201
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	120127	258371
k Total liabilities (add all amounts in lines 1g through 1j)	1k	232300	465572

Net Assets

l Net assets (subtract line 1k from line 1f).....	1l	98970904	102093156
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	12178	
(B) U.S. Government securities	2b(1)(B)	18002	
(C) Corporate debt instruments	2b(1)(C)	1180225	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other	2b(1)(F)	33542	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1243947
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	778819	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		778819
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	131048334	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	128234040	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		2814294
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-459263	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-459263

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		13023604
c Other income	2c		1134457
d Total income. Add all income amounts in column (b) and enter total.....	2d		18535858

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	15083816	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		15083816
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)	9478	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	182072	
(4) Other.....	2i(4)	138240	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		329790
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		15413606

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3122252
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **MEADEN & MOORE, LTD.**

(2) EIN: **34-1818258**

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			
5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ No If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.			
5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)			
5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)	
5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year <u>4319106</u> .			

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2020</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020		
A Name of plan COVIA HOLDINGS CORPORATION PENSION PLAN		B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 COVIA HOLDINGS CORPORATION		D Employer Identification Number (EIN) 13-2656671
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 06-6379101		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3 53
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☒ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2020 v. 200204		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14a	
14b	
14c	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

b The corresponding number for the second preceding plan year.....

15a	
15b	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16a	
16b	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
 Stock: 26.0 % Investment-Grade Debt: 58.0 % High-Yield Debt: 0.0 % Real Estate: 0.0 % Other: 16.0 %

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☒ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☒ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
☐ Yes.
☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
☐ No. Other. Provide explanation _____

COVIA HOLDINGS CORPORATION PENSION PLAN

FINANCIAL STATEMENTS
WITH
INDEPENDENT AUDITOR'S REPORT

December 31, 2020

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INDEPENDENT AUDITOR'S REPORT

Covia Holdings Corporation Pension Plan Committee
Covia Holdings Corporation Pension Plan
Independence, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Covia Holdings Corporation Pension Plan (the “Plan”), which comprise the statement of net assets available for benefits and the statement of accumulated plan benefits as of December 31, 2020 and 2019, and the related statement of changes in net assets available for benefits and the related statement of changes in accumulated plan benefits for the years ended December 31, 2020 and 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Bank of America, N.A. and Huntington National Bank, the trustees of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the trustees hold the Plan's investment assets and execute investment transactions. The Plan Administrator has obtained a certification from the trustees as of December 31, 2020 and 2019, and for the years ended December 31, 2020 and 2019, that the information provided to the plan administrator by the trustees is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental Schedule of Assets Held for Investment Purposes at End of Year as of December 31, 2020 and Schedule of Reportable Transactions for the year ended December 31, 2020 are required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustees, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

A handwritten signature in blue ink that reads "Meaden & Moore, Ltd." in a cursive script.

Meaden & Moore, Ltd.
Cleveland, Ohio

October 5, 2021

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

Covia Holdings Corporation Pension Plan

	December 31	
	2020	2019
ASSETS		
Receivable - Employer contributions	\$ -	\$ 2,042,212
Receivable - Interest	2,729,211	1,565,512
Receivable - Securities sold	25,904	-
	2,755,115	3,607,724
 Total Receivables	 2,755,115	 3,607,724
 Investments at Fair Value:		
Money market funds	2,237,486	1,248,664
U.S. government and agency securities	5,466,565	8,132,098
Corporate, municipal and foreign bonds	29,077,701	56,103,423
Mutual funds	63,021,861	30,111,295
	99,803,613	95,595,480
 Total Investments at Fair Value	 99,803,613	 95,595,480
 LIABILITIES		
Payables for securities purchased	207,201	112,173
Other liabilities	258,371	120,127
	465,572	232,300
 Total Liabilities	 \$ 465,572	 \$ 232,300
 Net Assets Available for Benefits	 \$ 102,093,156	 \$ 98,970,904

See accompanying notes.

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Covia Holdings Corporation Pension Plan

	Year Ended December 31	
	<u>2020</u>	<u>2019</u>
Additions to Net Assets Attributed to:		
Contributions:		
Employer	\$ -	\$ 4,174,790
Investment Income:		
Interest and dividend income	2,022,766	2,786,051
Other income	1,134,457	944,192
Net unrealized/realized appreciation	<u>15,378,635</u>	<u>11,913,645</u>
Total Investment Income	18,535,858	15,643,888
Deductions from Net Assets Attributed to:		
Benefits paid to participants	15,083,816	21,364,212
Administrative expenses	<u>329,790</u>	<u>569,175</u>
Total Deductions	<u>15,413,606</u>	<u>21,933,387</u>
Net Increase/(Decrease) before transfers	3,122,252	(2,114,709)
Transfer In from Wedron Pension Plan	-	6,941,297
Transfer In from Technisand Pension Plan	<u>-</u>	<u>1,643,067</u>
Total Transfers In	-	8,584,364
Net Assets Available for Benefits:		
Beginning of Year	<u>98,970,904</u>	<u>92,501,249</u>
End of Year	<u><u>\$ 102,093,156</u></u>	<u><u>\$ 98,970,904</u></u>

See accompanying notes.

STATEMENT OF ACCUMULATED PLAN BENEFITS

Covia Holdings Corporation Pension Plan

Vested benefits:

Participants currently receiving benefits	\$ 24,188,210
Other participants	<u>69,410,977</u>
Total vested benefits	93,599,187

Non-Vested benefits:	<u>6,305,851</u>
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Total actuarial present value of accumulated plan benefits as of January 1, 2020	<u>\$ 99,905,038</u>
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See accompanying notes.

STATEMENT OF CHANGES IN ACCUMULATED PLAN BENEFITS

Covia Holdings Corporation Pension Plan

Actuarial present value of accumulated plan benefits at January 1, 2019	\$	92,228,005
Increase/(Decrease) during the year attributable to:		
Benefits accumulated		5,137,872
Merger of Wedron and Technisand		7,018,743
Benefits paid		(21,364,212)
Interest due to decrease in the discount period		5,311,414
Assumption changes		<u>11,573,216</u>
Net change		<u>7,677,033</u>
Actuarial present value of accumulated plan benefits at January 1, 2020	\$	<u>99,905,038</u>

See accompanying notes.

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

1 Description of Plan

The following description of Covia Holdings Corporation Pension Plan (the “Plan”) provides only general information. Participants should refer to the Plan document for a complete description of the Plan's provisions.

General:

The Plan is a noncontributory defined benefit pension plan covering all active salaried and hourly employees at participating plant locations of Covia Holdings Corporation (the “Company”) and affiliated entities.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective December 31, 2019, the assets of both the Wedron Silica Company Hourly Employees’ Pension Plan (the “Wedron Plan”) and the Pension Plan for Hourly Bargaining Unit Employees of Technisand, Inc. – Troy Grove (the “Technisand Plan”) were merged with the assets of the Plan. As a result of this merger, the Plan’s accumulated plan benefit obligations is estimated to have increased by \$7.1 million as of the actuarial valuation date of January 1, 2020.

The Plan was amended effective December 31, 2018 to cease the accrual of benefits for all plan benefit schedules not covered by a collective bargaining agreement, and amended again May 31, 2019 to cease the accrual of benefits for hourly employees at the Emmett, Idaho facility.

Eligibility:

All active salaried and non-union hourly employees at participating plant locations commencing employment prior to January 1, 2008 are eligible to participate in the Plan as specified in the applicable benefit schedule. The Plan was closed to salaried and nonunion hourly employees hired after January 1, 2008. Effective January 1, 2009, the Plan was closed to union hourly employees at Hephzibah, Georgia, and effective January 1, 2010, the Plan was closed to union hourly employees at Emmett, Idaho and McIntyre, Georgia. Effective May 1, 2010, the Plan was closed to union hourly employees at Green Mountain, North Carolina and Spruce Pine Quartz, North Carolina. Effective August 19, 2017, the Plan closed to union hourly employees at Utica, Illinois. Effective September 1, 2017, the Plan closed to union hourly employees at Cleburne, Texas. Effective November 1, 2017, the Plan closed to union hourly employees at Troy Grove, Illinois.

Funding Policy:

Contributions to provide benefits under the Plan are made solely by the Company. The Company’s funding policy is to make periodic cash contributions to the Plan in amounts as determined by the Plan’s independent actuary. The Company met the minimum funding requirements of ERISA for the years ended December 31, 2020 and 2019.

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

1 Description of Plan, Continued

Payment of Benefits:

Participants are vested after five years of service. Early and deferred retirement is permitted and benefit payments can also be received upon death or disability. There are several payment options including a joint and survivor annuity. Benefits to participants are recorded upon distribution.

Benefits for salaried participants are a percentage of final average earnings in excess of social security earnings (as defined in the Plan document). The percentage varies based on length of service. Benefits for hourly participants are based upon the plan benefit formula specific to the employee's plant which provides for changes in benefit unit values.

2 Summary of Significant Accounting Policies

Basis of Accounting:

The Plan's transactions are reported on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Valuation of Investments:

Investments are stated at fair value. Marketable securities are reported at fair market value as of the balance sheet date. Fair market values represent quoted market prices or, if quoted market prices are not available, estimated fair values as determined by the Plan's investment broker.

Purchase and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Use of Estimates:

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

Actuarial Present Value of Accumulated Plan Benefits:

Accumulated Plan benefits represent future periodic payments for services employees have rendered. Accumulated Plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, or (c) present employees or their beneficiaries. The effect of plan amendments on accumulated plan benefits is recognized during the year in which such amendments become effective.

Administrative Fees:

All costs and expenses incurred in administering the Plan may be paid out of the Plan if the Employer does not pay such expenses directly.

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

2 Summary of Significant Accounting Policies, Continued

Plan Termination:

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, to vested participants based upon an actuarial calculation.

Certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC) if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees.

Risks and Uncertainties:

The Plan's investment include investments in money market funds, U.S. government and agency securities, bonds, and mutual funds with varying degrees of risk, such as interest rate, credit, and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and such changes could materially affect the amounts reported in the statement of net assets available for plan benefits.

Plan contributions are made and the actuarial present value of accumulated benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption processes, it is reasonably possible that changes in these estimates and assumptions could materially affect the amounts reported in the statements of net assets available for benefits and the statements of changes in net assets available for benefits.

Subsequent Events:

Management evaluates subsequent events occurring subsequent to the date of the financial statements in determining and the accounting for and disclosure of transactions and events that affect the financial statements.

Subsequent events have been evaluated through October 5, 2021, which is the date the financial statements were available to be issued.

3 Tax Status

On March 5, 2018 the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). The Plan has been amended, however, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, they believe that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

3 Tax Status, Continued

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken uncertain tax positions that more-likely-than-not would not be sustained upon examination by applicable taxing authorities. The Plan administrator has analyzed tax positions taken by the Plan and has concluded that, as of December 31, 2020, there are no uncertain tax positions taken, or expected to be taken, that would require recognition of a liability or that would require disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions. However, currently no audits for any tax periods are in progress.

4 Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy under Topic 820 are described as follows:

- * Level 1: Inputs to the valuation methodology are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Plan can access at the measurement date.
- * Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:
 - * Quoted prices for similar assets or liabilities in active markets
 - * Quoted prices for identical or similar assets or liabilities in inactive markets
 - * Inputs other than quoted prices that are observable for the asset or liability
 - * Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

- * Level 3: Inputs that are unobservable inputs for the asset or liability.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2020 and 2019.

Money Market:

These investments are valued at amortized cost. Under the amortized cost valuation method, an investment is valued initially at its cost as determined in accordance with U.S. GAAP. Since there are some unobservable inputs associated with this valuation, these have been classified in Level 2 of the fair value hierarchy.

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

4 Fair Value Measurements, Continued

U.S. Government/Agency Securities:

These investments are valued at the closing price reported in the active market in which the individual security is traded and are classified in Level 1 of the fair value hierarchy.

Corporate, Municipal, and Foreign Bonds:

These investments are valued using quotes obtained from third-party pricing services that are based on current information that reflects orderly market transactions. As such, these are classified in Level 2 of the fair value hierarchy.

Mutual Funds:

The fair value of the mutual funds are based on quoted market prices and are classified in Level 1 of the fair value hierarchy.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020 and 2019. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

	Assets at Fair Value as of December 31, 2020			
	Level 1	Level 2	Level 3	Total
U.S. government and agency securities	\$ 5,466,565	\$ -	\$ -	\$ 5,466,565
Money market funds	-	2,237,486	-	2,237,486
Corporate, municipal and foreign bonds	-	29,077,701	-	29,077,701
Mutual funds	<u>63,021,861</u>	<u>-</u>	<u>-</u>	<u>63,021,861</u>
Investments at fair value	<u>\$ 68,488,426</u>	<u>\$ 31,315,187</u>	<u>\$ -</u>	<u>\$ 99,803,613</u>

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

4 Fair Value Measurements, Continued

Assets at Fair Value at December 31, 2019				
	Level 1	Level 2	Level 3	Total
U.S. government and agency securities	\$ 8,132,098	\$ -	\$ -	\$ 8,132,098
Money market funds	-	1,248,664	-	1,248,664
Corporate, municipal and foreign bonds	-	56,103,423	-	56,103,423
Mutual funds	30,111,295	-	-	30,111,295
Investments at fair value	<u>\$ 38,243,393</u>	<u>\$ 57,352,087</u>	<u>\$ -</u>	<u>\$ 95,595,480</u>

5 Information Prepared and Certified by Trustees

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified as complete and accurate by the Trustees.

	2020	2019
Investments, at Fair Value	\$ 99,803,613	\$ 95,595,480
Interest and Dividends	\$ 2,022,766	\$ 2,786,051
Other Income	\$ 1,134,457	\$ 944,192
Net Appreciation	\$ 15,378,635	\$ 11,913,645

6 Accumulated Plan Benefits

The actuarial present value of accumulated plan benefits is determined by Aon, the plan's independent actuary, and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the actuarial benefit information date and the expected date of payment. The significant actuarial assumptions used in the valuations as of January 1, 2020 and 2019, were:

- Discount rate: 5.50% for 2020 and 6.50% for 2019
- Retirement age: ranging from 60-65 for both Hourly and Salaried for 2020 and 2019, and ranging from 55 to 65 for both Technisand and Wedron for 2020
- Mortality tables:
 - For 2020, the Pri.A-2012 Blue Collar Fully Generational Scale for Hourly and Pri.A-2012 White Collar Fully Generational Scale for Salaried, both projected with Mortality Improvement Scale MP-2020.
 - For 2019, the RP-2014 Healthy Generational Mortality Table with Blue Collar adjustment for Hourly and White-Collar adjustment for Salaried, rolled back to 2006 and projected with Mortality Improvement Scale MP-2018.

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

6 Accumulated Plan Benefits, Continued

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, other assumptions and factors might be applicable in determining the actuarial present value of accumulated Plan benefits.

7 Party-in-Interest Transactions

Certain Plan investments are corporate bonds issued by Bank of America, the Trustee as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. In addition, the Plan has arrangements with various service providers and these arrangements qualify as party-in interest transactions.

8 Other Liabilities

This amount includes \$94,776 and \$59,987 of accrued administrative expenses for the years ended December 31, 2020 and 2019, respectively.

At times, the Plan holds investments in call and put options. These instruments are acquired and held to add incremental value and to hedge or reduce investment risk. Although the contract or notional amounts of these instruments are not recorded on the financial statements, these instruments are recognized as either an asset or a liability depending on the rights or obligations of the contract measured at fair value. These instruments may involve, to varying degrees, elements of credit and market risk in excess of amounts recognized in the financial statements. The Plan minimizes the credit (or repayment) risk in these instruments by entering into transactions with high-quality counterparties. The Plan manages market risk by establishing and monitoring limits as to the type of degree of risk that may be undertaken. There were derivative instruments in a liability position of \$141,095 and \$60,140 as of December 31, 2020 and 2019, respectively.

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
Form 5500, Schedule H, Part IV, Line 4i

Covia Holdings Corporation Pension Plan

EIN 13-2656671
Plan Number 003

December 31, 2020

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(c) Par Value	(d) Cost	(e) Current Value
Money market funds:					
	ADVANTAGE BANK DEPOSIT	ADVANTAGE BANK DEPOSIT FDIC INSURED AT VARIOUS BKS	101,531	\$ 101,531	\$ 101,531
	FEDERATED HERMES	FEDERATED HERMES GOVERNMENT OBLIGATIONS FUND PREMIER CLASS	116	116	116
	FEDERATED HERMES	FEDERATED HERMES GOVERNMENT OBLIGATIONS FUND PREMIER CLASS	1,169	1,169	1,168
	FEDERATED HERMES	FEDERATED HERMES GOVERNMENT OBLIGATIONS FUND PREMIER CLASS	1,574,549	1,574,549	1,574,549
	FEDERATED HERMES	FEDERATED HERMES GOVERNMENT OBLIGATIONS FUND PREMIER CLASS	411,341	411,341	411,341
	FEDERATED US TREASURY CASH	FEDERATED US TREASURY CASH RESERVES #125	2	2	2
	FEDERATED US TREASURY CASH	FEDERATED US TREASURY CASH RESERVES #125	148,755	148,755	148,755
	FEDERATED US TREASURY CASH	FEDERATED US TREASURY CASH RESERVES #125	1	1	1
	FEDERATED US TREASURY CASH	FEDERATED US TREASURY CASH RESERVES #125	22	22	22
	FEDERATED US TREASURY CASH	FEDERATED US TREASURY CASH RESERVES #125	1	1	1
	Total money market funds		2,237,487	2,237,487	2,237,486
U.S. government and agency obligations:					
	UNITED STATES TREAS BD	U S TREAS BD STRIPPED PRIN PMT	3,000,000	1,690,810	1,872,960
	UNITED STATES TREAS BD	UNITED STATES TREAS BD STRIPPED PRIN PMT DTD 02/15/12 ZR CPN DUE 02/15/42	603,000	289,049	441,366
	UNITED STATES TREAS BD	UNITED STATES TREAS BD STRIPPED PRIN PMT DTD 02/15/19 ZR CPN DUE 02/15/49	3,170,000	1,903,477	1,979,094
	UNITED STATES TREAS BD	UNITED STATES TREAS BD DTD 08/17/20 1.375% DUE 08/15/50	295,000	274,434	276,285
	UNITED STATES TREAS BD	UNITED STATES TREAS BD DTD 11/16/20 1.625% DUE 11/15/50	400,000	403,889	398,500
	UNITED STS TREAS NT	UNITED STS TREAS NT DTD 11/16/20 0.875% DUE 11/15/30	500,000	497,832	498,360
	Total U.S. government and agency obligations		7,968,000	5,059,491	5,466,565
Mutual funds:					
	PIMCO INCOME FUND	PIMCO INCOME FUND	957,229	11,270,399	11,592,038
	ALGER SMALL CAP FOCUS FUND	ALGER SMALL CAP FOCUS FUND	370,589	8,235,169	12,003,365
	POLEN GROWTH FUND	POLEN GROWTH FUND	449,149	15,603,437	20,615,920
	JANUS BALANCED FUND	JANUS BALANCED FUND	458,235	14,680,668	18,810,538
	Total mutual funds		2,235,202	49,789,673	63,021,861
Corporate bonds:					
	AFLAC INC	AFLAC INC UNSECD SR NT C7/15/48 @100 DTD 10/31/18 4.750% DUE 01/15/49	20,000	24,800	27,910
	AT&T INC	AT&T INC SR UNSECD NT CALL 6/15/42 @100 DTD 06/15/13 4.300% 12/15/42	30,000	34,847	35,044
	AT&T INC	AT&T INC SR UNSECD NT CALL 12/15/44 @100 DTD 06/15/13 4.350% DUE 06/15/45	220,000	222,138	254,184
	AT&T INC SR UNSECD GBL NT	AT&T INC SR UNSECD GBL NT CALL 12/15/43 @100 DTD 06/10/14 4.800% DUE 06/15/44	25,000	27,759	31,219
	AT&T INC	AT&T INC SR UNSECD NT CALL 08/15/46 @100 DTD 02/09/16 5.650% DUE 02/15/47	125,000	171,715	170,214
	AT&T INC UNSECD SR	AT&T INC UNSECD SR GLOBAL NT CALL 9/09/47 @100 DTD 09/07/16 4.500% DUE 03/09/48	10,000	10,861	11,962
	AT&T INC	AT&T INC UNSECD SR NT 144A C3/15/53 @100 DTD 09/18/20 3.500% DUE 09/15/53	210,000	211,975	210,309
	ABBVIE INC	ABBVIE INC UNSECD SR NT DTD 05/06/13 4.400% DUE 11/06/42	230,000	253,304	288,825
	ABBVIE INC	ABBVIE INC UNSECD SR NT CALL 05/21/39 @100 DTD 05/21/20 4.050% DUE 11/21/39	100,000	99,673	121,023
	ADVOCATE HEALTH & HOSPS CORP	ADVOCATE HEALTH & HOSPS CORP UNSECD BD SER 2020 C12/15/49 DTD 05/05/20 3.008% DUE 06/15/50	35,000	37,558	37,603
	ADVOCATE HEALTH & HOSPS CORP	ADVOCATE HEALTH & HOSPS CORP UNSECD BD SER 2020 C12/15/49 DTD 05/05/20 3.008% DUE 06/15/50	50,000	50,000	53,718
	ALLSTATE CORP	ALLSTATE CORP UNSECD SR NT CALL 06/15/46 @100 DTD 12/08/16 4.200% DUE 12/15/46	20,000	19,915	26,413
	ALTRIA GROUP INC	ALTRIA GROUP INC SR UNSECD NT DTD 08/09/12 4.250% DUE 08/09/42	55,000	55,030	61,466
	ALTRIA GROUP INC	ALTRIA GROUP INC UNSECD SR NT CALL 11/06/49 @100 DTD 05/06/20 4.450% DUE 05/06/50	85,000	84,318	100,490
	AMERADA HESS CORP	AMERADA HESS CORP SR UNSECD NT DTD 03/05/02 7.125% DUE 03/15/33	185,000	231,538	241,599
	AMEREN ILL CO	AMEREN ILL CO SR SECD NT C09/15/45 @100.00 DTD 12/14/15 4.150% DUE 03/15/46	50,000	55,870	63,354
	AMERICAN WTR CAP CORP	AMERICAN WTR CAP CORP UNSECD SR NT CALL 03/01/47 @100 DTD 08/10/17 3.750% DUE 09/01/47	80,000	76,743	97,984
	AMGEN INC	AMGEN INC UNSECD SR NT CALL 11/01/44 @100 DTD 05/01/15 4.400% DUE 05/01/45	110,000	118,543	141,182
	AMGEN INC	AMGEN INC UNSECD SR NT C08/21/49 @100 DTD 02/21/20 3.375% DUE 02/21/50	70,000	75,741	78,210
	ANHEUSER-BUSCH COS LLC ANHEUSER	ANHEUSER-BUSCH COS LLC ANHEUSER BUSCH INBEV WORLDWIDE UNSECD SR DTD 02/01/19 4.700% DUE 02/01/36	250,000	307,875	317,573
	ANHEUSER-BUSCH COS LLC ANHEUSER	ANHEUSER-BUSCH COS LLC ANHEUSER BUSCH INBEV WORLDWIDE UNSECD SR DTD 02/01/19 4.900% DUE 02/01/46	180,000	220,702	234,041
	ANTHEM INC	ANTHEM INC UNSECD SR NT C11/15/49 @100 DTD 05/05/20 3.125% DUE 05/15/50	90,000	93,411	98,799
	APPALACHIAN PWR CO UNSECD	APPALACHIAN PWR CO UNSECD UNSECD SR NT SER Z C11/01/49 @ DTD 05/14/20 3.700% DUE 05/01/50	40,000	45,846	48,009
	APPLE INC	APPLE INC UNSECD SR PIDI NT C3/11/49 @100 DTD 09/11/19 2.950% DUE 09/11/49	110,000	107,817	123,391
	APPLE INC	APPLE INC UNSECD SR PIDI NT C6/20/50 @100 DTD 08/20/20 2.400% DUE 08/20/50	465,000	465,484	475,890
	ATMOS ENERGY CORP	ATMOS ENERGY CORP UNSECD SR NT CALL 09/15/48 @100 DTD 03/04/19 4.125% DUE 03/15/49	45,000	49,911	58,355
	AXA EQUITABLE HLDGS INC	AXA EQUITABLE HLDGS INC UNSECD SR NT CALL 10/20/47 @100 DTD 10/20/18 5.000% DUE 04/20/48	75,000	74,780	98,786
	BAT CAP CORP	BAT CAP CORP UNSECD SR NT C03/25/40 @100 DTD 09/25/20 3.734% DUE 09/25/40	200,000	200,000	208,608
	BAT CAP CORP	BAT CAP CORP UNSECD SR NT C03/25/50 @100 DTD 09/25/20 3.984% DUE 09/25/50	50,000	49,464	52,177
	* BANK AMER CORP	BANK AMER CORP SR UNSECD MTN DTD 01/21/14 5.000% DUE 01/21/44	200,000	261,242	280,740
	* BANK AMER CORP	BANK AMER CORP UNSECD SR MTN C6/19/40 @100 DTD 06/19/20 VAR RT DUE 06/19/41	180,000	186,010	187,542
	* BANK AMER CORP	BANK AMER CORP UNSECD SR MTN C6/19/40 @100 DTD 06/19/20 VAR RT DUE 06/19/41	90,000	90,000	93,771
	* BANK AMER CORP	BANK AMER CORP UNSECD SR GBL MTN C10/24/50 @100 DTD 10/21/20 VAR RT DUE 10/24/51	150,000	150,000	156,461
	BAYCARE HEALTH SYS INC	BAYCARE HEALTH SYS INC UNSECD SR BD SER 2020 C5/15/50 DTD 04/16/20 3.831% DUE 11/15/50	100,000	100,000	125,037
	BERKSHIRE HATHAWAY ENERGY CO	BERKSHIRE HATHAWAY ENERGY CO SR UNSECD NT CALL 08/01/44 @100 DTD 12/04/14 4.500% DUE 02/01/45	405,000	422,424	512,779
	BERKSHIRE HATHAWAY FIN CORP	BERKSHIRE HATHAWAY FIN CORP SR UNSECD NT CALL 07/15/48 @100 DTD 01/11/19 4.250% DUE 01/15/49	370,000	403,542	491,508
	BERKSHIRE HATHAWAY FIN CORP	BERKSHIRE HATHAWAY FIN CORP SR UNSECD NT CALL 07/15/48 @100 DTD 01/11/19 4.250% DUE 01/15/49	70,000	69,285	92,988
	BERKSHIRE HATHAWAY FIN CORP	BERKSHIRE HATHAWAY FIN CORP UNSECD SR NT CALL 04/15/50 @100 DTD 10/15/20 2.850% DUE 10/15/50	125,000	132,725	133,871
	BLACK HILLS CORP	BLACK HILLS CORP UNSECD SR GBL NT C4/15/49 @100 DTD 10/03/19 3.875% DUE 10/15/49	85,000	84,834	99,430
	BLOCK FINL LLC	BLOCK FINL LLC UNSECD SR GBL NT C5/15/30 @100 DTD 08/07/20 3.875% DUE 08/15/30	110,000	109,656	118,831
	BOARDWALK PIPELINES LP	BOARDWALK PIPELINES LP UNSECD SR NT C2/3/29 @100 DTD 05/03/19 4.800% DUE 05/03/29	115,000	114,900	131,777
	BOEING CO	BOEING CO UNSECD SR NT CALL 12/15/45 @100 DTD 05/18/16 3.375% DUE 06/15/46	30,000	30,197	29,274
	BOEING CO	BOEING CO UNSECD SR NT C11/01/30 @100 DTD 11/02/20 3.625% DUE 02/01/31	100,000	99,936	109,438
	BP CAP MKTS AMER INC	BP CAP MKTS AMER INC UNSECD SR NT C08/24/49 @100 DTD 02/24/20 3.000% DUE 02/24/50	75,000	73,924	77,005
	BP CAP MKTS AMER INC	BP CAP MKTS AMER INC UNSECD SR NT CALL 05/10/50 @100 DTD 08/10/20 2.772% DUE 11/10/50	100,000	99,046	99,657
	BRISTOL MYERS SQUIBB CO	BRISTOL MYERS SQUIBB CO UNSECD SR NT C05/13/50 @100 DTD 11/13/20 2.550% DUE 11/13/50	100,000	100,623	102,095
	BUCKEYE PARTNERS LP	BUCKEYE PARTNERS LP UNSECD SR NT CALL 05/15/43 @100 DTD 11/14/13 5.850% DUE 11/15/43	180,000	168,523	177,109
	BURLINGTON NORTHN SANTA FE LLC	BURLINGTON NORTHN SANTA FE LLC SR UNSECD DEB CALL 09/15/41 @100 DTD 03/02/12 4.400% DUE 03/15/42	100,000	121,915	132,576
	BURLINGTON NORTHN SANTA FE LLC	BURLINGTON NORTHN SANTA FE LLC SR UNSECD DEB CALL 03/01/42 @100 DTD 08/23/12 4.375% DUE 09/01/42	55,000	56,521	72,782
	CIGNA CORP NEW	CIGNA CORP NEW UNSECD SR NT C9/15/49 @100 DTD 03/16/20 3.400% DUE 03/15/50	190,000	204,973	213,798
	CVS HEALTH CORP	CVS HEALTH CORP UNSECD SR NT C02/21/40 @100 DTD 08/21/20 2.700% DUE 08/21/40	135,000	135,185	136,573

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
Form 5500, Schedule H, Part IV, Line 4i

Covia Holdings Corporation Pension Plan

EIN 13-2656671
Plan Number 003

December 31, 2020

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(c) Par Value	(d) Cost	(e) Current Value
	CAMERON LNG LLC	CAMERON LNG LLC SECD SR NT 144A C07/15/38 @100 DTD 12/13/19 3.701% DUE 01/15/39	80,000	80,000	90,209
	CHARTER COMMUNICATIONS OPER LLC	CHARTER COMMUNICATIONS OPER LLC CHARTER COMMUNICATIONS 1ST LIEN DTD 04/17/18 5.375% DUE 04/01/38	200,000	235,448	249,788
	CITIGROUP INC	CITIGROUP INC UNSECD SR NT CALL 06/23/48 @100 DTD 07/23/18 4.650% DUE 07/23/48	115,000	114,945	158,749
	CITY OF HOPE	CITY OF HOPE UNSECD SR NT CALL 02/15/48 @100 DTD 05/16/18 4.378% DUE 08/15/48	120,000	120,000	145,800
	COCA COLA CO	COCA COLA CO UNSECD SR NT CALL 12/01/49 @100 DTD 05/01/20 2.600% DUE 06/01/50	165,000	167,173	174,110
	COMCAST CORP NEW	COMCAST CORP NEW UNSECD SR NT CALL 01/15/46 @100 DTD 07/19/16 3.400% DUE 07/15/46	140,000	134,072	161,178
	COMCAST CORP NEW	COMCAST CORP NEW UNSECD SR NT CALL 2/15/47 @100 DTD 08/07/17 4.000% DUE 08/15/47	110,000	115,286	138,166
	COMCAST CORP NEW	COMCAST CORP NEW SR UNSECD NT C51/47 @100 DTD 10/19/17 3.969% DUE 11/01/47	30,000	32,680	37,618
	COMCAST CORP NEW UNSECD SR GBL	COMCAST CORP NEW UNSECD SR GBL NT CALL 09/01/47 @100 DTD 02/08/18 4.000% DUE 03/01/48	145,000	141,932	182,672
	COMMONWEALTH EDISON CO SECD 1ST	COMMONWEALTH EDISON CO SECD 1ST GBL MTG BD CALL 12/15/45 @100 DTD 06/27/16 3.650% DUE 06/15/46	150,000	139,583	178,308
	CONNECTICUT LT & PWR CO SECD	CONNECTICUT LT & PWR CO SECD DTD 04/24/14 4.300% DUE 04/15/44 DTD 04/24/14 4.300% DUE 04/15/44	25,000	29,139	32,541
	CONNECTICUT LT & PWR CO	CONNECTICUT LT & PWR CO SECD NT CALL 10/01/47 @100 DTD 03/28/18 4.000% DUE 04/01/48	85,000	94,236	110,065
	CONSOLIDATED EDISON CO NY INC	CONSOLIDATED EDISON CO NY INC UNSECD SR NT CALL 06/01/45 @100 DTD 11/17/15 4.500% DUE 12/01/45	85,000	90,213	110,168
	CONSOLIDATED EDISON CO N Y INC	CONSOLIDATED EDISON CO N Y INC UNSECD SR GBL DEB SER E C6/1/48 DTD 11/30/18 4.650% DUE 12/01/48	115,000	127,188	153,210
	CONSUMERS ENERGY CO	CONSUMERS ENERGY CO SECD 1ST MTG BD C02/15/46 @100 DTD 08/10/16 3.250% DUE 08/15/46	90,000	103,626	102,594
	CROWN CASTLE INTL CORP NEW	CROWN CASTLE INTL CORP NEW SR UNSECD NT CALL 08/15/48 @100 DTD 02/11/19 5.200% DUE 02/15/49	175,000	174,815	238,312
	CYRUSONE LP / CYRUSONE FIN CORP	CYRUSONE LP / CYRUSONE FIN CORP UNSECD SR NT CALL 08/15/29 @100 DTD 12/05/19 3.450% DUE 11/15/29	135,000	136,182	145,224
	DTE ELEC CO	DTE ELEC CO SECD 2020 SER B GEN & REF MTG BD DTD 02/26/20 2.950% DUE 03/01/50	305,000	320,730	339,843
	DETROIT EDISON CO	DETROIT EDISON CO DTD 10/06/05 5.700% DUE 10/01/37 DTD 10/06/05 5.700% DUE 10/01/37	160,000	226,547	224,386
	DIAMOND 1 FIN CORP / DIAMOND 2	DIAMOND 1 FIN CORP / DIAMOND 2 FIN CORP FIRST LIEN NT 144A CALL DTD 06/01/16 8.100% DUE 07/15/36	100,000	99,927	147,888
	DISNEY WALT CO NEW	DISNEY WALT CO NEW SR UNSECD MTN DTD 07/12/16 3.000% DUE 07/30/16	35,000	33,061	38,115
	DISNEY WALT CO	DISNEY WALT CO UNSECD SR NT C31/49 @100 DTD 09/06/19 2.750% DUE 09/01/49	50,000	47,917	52,899
	DUKE ENERGY CAROLINAS LLC	DUKE ENERGY CAROLINAS LLC SECD 1ST & REF MTG BD C2/15/49 DTD 08/14/19 3.200% DUE 08/15/49	15,000	15,920	17,075
	DUKE ENERGY PROGRESS INC	DUKE ENERGY PROGRESS INC SECD 1ST MTG BD C2/15/45 @100 DTD 08/13/15 4.200% DUE 08/15/45	65,000	71,585	82,535
	DUKE ENERGY PROGRESS LLC	DUKE ENERGY PROGRESS LLC SECURED NT CALL 04/15/46 @100 DTD 09/16/16 3.700% DUE 10/15/46	560,000	518,355	676,290
	DUKE ENERGY PROGRESS LLC	DUKE ENERGY PROGRESS LLC SECURED NT CALL 04/15/46 @100 DTD 09/16/16 3.700% DUE 10/15/46	65,000	75,784	78,498
	DUKE ENERGY PROGRESS LLC	DUKE ENERGY PROGRESS LLC DTD 08/20/20 2.500% DUE 08/15/50 DTD 08/20/20 2.500% DUE 08/15/50	20,000	19,541	20,138
	ENERGY TRANSFER PARTNERS L P	ENERGY TRANSFER PARTNERS L P SR UNSECD NT CALL 06/15/45 @100 DTD 06/23/15 6.125% DUE 12/15/45	170,000	190,186	200,821
	EXXON MOBIL CORP	EXXON MOBIL CORP UNSECD SR NT CALL 09/01/45 @100 DTD 03/03/16 4.114% DUE 03/01/46	125,000	126,246	154,176
	EXXON MOBIL CORP	EXXON MOBIL CORP SR UNSECD NT CALL 2/16/49 @100 DTD 08/16/19 3.095% DUE 08/16/49	85,000	85,947	92,145
	FEDERAL RLTY INVT TR	FEDERAL RLTY INVT TR SR UNSECD NT CALL 06/01/44 @100 DTD 11/14/14 4.500% DUE 12/01/44	75,000	84,374	88,376
	FEDERAL RLTY INVT TR	FEDERAL RLTY INVT TR UNSECD SR NT CALL 02/01/46 @100 DTD 07/12/16 3.625% DUE 08/01/46	105,000	105,758	110,117
	FIRST HORIZON BK MEMPHIS TENN	FIRST HORIZON BK MEMPHIS TENN SUB BK NT C02/01/30 @100 DTD 04/27/20 5.750% DUE 05/01/30	250,000	250,000	291,078
	FISERV INC	FISERV INC UNSECD SR NT CALL 1/1/49 @100 DTD 06/24/19 4.400% DUE 07/01/49	120,000	119,266	160,738
	FLORIDA PWR & LT CO	FLORIDA PWR & LT CO DTD 05/08/18 4.125% DUE 06/01/48 DTD 05/08/18 4.125% DUE 06/01/48	140,000	139,230	184,898
	FLORIDA PWR & LT CO SECD	FLORIDA PWR & LT CO SECD DTD 09/13/19 3.150% DUE 10/01/49 DTD 09/13/19 3.150% DUE 10/01/49	125,000	141,679	144,068
	GENERAL DYNAMICS CORP	GENERAL DYNAMICS CORP UNSECD SR GBL NT C10/1/39 @100 DTD 03/25/20 4.250% DUE 04/01/40	60,000	59,298	78,103
	GENERAL ELEC CO	GENERAL ELEC CO SR UNSECD NT DTD 10/09/12 4.125% DUE 10/09/42	125,000	129,914	146,533
	GENERAL ELEC CO	GENERAL ELEC CO UNSECD SR NT CALL 11/01/49 @100 DTD 04/22/20 4.350% DUE 05/01/50	10,000	10,262	12,162
	GENERAL ELEC CAP CORP	GENERAL ELEC CAP CORP SR MTN DTD 01/14/08 5.875% DUE 01/14/38	50,000	61,372	67,767
	GENERAL MTRS CO	GENERAL MTRS CO UNSECD SR NT CALL 10/01/35 @100 DTD 02/23/16 6.600% DUE 04/01/36	180,000	175,963	243,700
	GENERAL MTRS CO	GENERAL MTRS CO UNSECD SR NT CALL 10/01/47 @100 DTD 08/07/17 5.400% DUE 04/01/48	55,000	57,263	69,263
	GILEAD SCIENCES INC	GILEAD SCIENCES INC UNSECD SR NT C04/01/50 @100 DTD 09/30/20 2.800% DUE 10/01/50	305,000	302,304	302,691
	GLOBAL ATLANTIC FIN CO	GLOBAL ATLANTIC FIN CO UNSECD SR NT 144A C7/15/29 @100 DTD 10/07/19 4.400% DUE 10/15/29	105,000	104,820	115,733
	GOLDMAN SACHS GROUP INC	GOLDMAN SACHS GROUP INC SR UNSECD MTN CALL 04/21/45 @100 DTD 10/21/15 4.750% DUE 10/21/45	120,000	132,291	167,122
	HARTFORD HEALTHCARE CORP	HARTFORD HEALTHCARE CORP TAXABLE BD SER 2020 DTD 01/29/20 3.447% DUE 07/01/54	200,000	201,458	210,996
	HASBRO INC	HASBRO INC UNSECD SR NT CALL 08/19/29 @100 DTD 11/19/19 3.900% DUE 11/19/29	150,000	156,375	169,877
	HEALTH CARE SVC CORP	HEALTH CARE SVC CORP UNSECD SR NT 144A C12/01/49 @100 DTD 06/01/20 3.200% DUE 06/01/50	125,000	123,879	135,211
	HOLLYFRONTIER CORP	HOLLYFRONTIER CORP UNSECD SR NT C07/01/30 @100 DTD 09/28/20 4.500% DUE 10/01/30	100,000	100,072	105,635
	HOME DEPOT INC	HOME DEPOT INC UNSECD SR NT CALL 10/1/45 @100 DTD 06/02/15 4.250% DUE 04/01/46	170,000	193,077	225,525
	INTEL CORP	INTEL CORP SR UNSECD NT DTD 09/19/11 4.800% DUE 10/01/41	75,000	81,693	101,875
	INTERCONTINENTAL EXCHANGE INC	INTERCONTINENTAL EXCHANGE INC UNSECD SR NT CALL 12/15/49 @100 DTD 05/26/20 3.000% DUE 06/15/50	110,000	108,346	116,635
	INTERNATIONAL BUSINESS MACHS	INTERNATIONAL BUSINESS MACHS CORP UNSECD SR NT DTD 05/15/19 4.250% DUE 05/15/49	50,000	58,900	65,657
	INTERPUBLIC GROUP COS INC	INTERPUBLIC GROUP COS INC SR UNSECD NT CALL 04/01/48 @100 DTD 09/21/18 5.400% DUE 10/01/48	125,000	131,095	171,271
	JPMORGAN CHASE & CO	JPMORGAN CHASE & CO UNSECD SR GLOBAL NT DTD 01/28/14 4.850% DUE 02/01/44	125,000	138,284	179,900
	JPMORGAN CHASE & CO	JPMORGAN CHASE & CO UNSECD SR NT C04/22/40 @100 DTD 04/22/20 3.109% DUE 04/22/41	30,000	32,870	33,533
	JPMORGAN CHASE & CO	JPMORGAN CHASE & CO UNSECD SR NT C04/22/50 @100 DTD 04/22/20 3.109% DUE 04/22/51	100,000	100,000	111,342
	JOHNSON & JOHNSON	JOHNSON & JOHNSON UNSECD SR NT CALL 9/1/45 @100 DTD 03/01/16 3.700% DUE 03/01/46	60,000	58,531	76,517
	KINDER MORGAN ENERGY PARTNERS L	KINDER MORGAN ENERGY PARTNERS L UNSECD SR NT DTD 01/30/07 6.500% DUE 02/01/37	120,000	138,950	155,738
	LEVEL 3 FING INC	LEVEL 3 FING INC SECD NT 144A CALL 08/15/29 @100 DTD 11/29/19 3.875% DUE 11/15/29	100,000	99,985	111,052
	LEXINGTON RLTY TR	LEXINGTON RLTY TR UNSECD SR GBL NT C06/15/30 @100 DTD 08/28/20 2.700% DUE 09/15/30	95,000	94,975	98,993
	LILLY ELI & CO	LILLY ELI & CO UNSECD SR NT CALL 11/15/49 @100 DTD 05/05/20 2.250% DUE 05/15/50	30,000	30,668	29,486
	MAGELLAN MIDSTREAM PARTNERS LP	MAGELLAN MIDSTREAM PARTNERS LP UNSECD SR NT C9/1/49 @100 DTD 08/19/19 3.950% DUE 03/01/50	185,000	203,232	208,493
	MASSACHUSETTS MUT LIFE INS CO	MASSACHUSETTS MUT LIFE INS CO SUB 144A NT DTD 04/16/20 3.375% DUE 04/15/50	110,000	109,547	120,165
	MASTERCARD INC	MASTERCARD INC UNSECD SR NT CALL 12/01/48 @100 DTD 05/31/19 3.650% DUE 06/01/49	25,000	30,158	31,058
	MERCK & CO INC NEW	MERCK & CO INC NEW UNSECD SR PIDI NT C12/24/49 @100 DTD 06/24/20 2.450% DUE 06/24/50	145,000	147,336	150,129
	METLIFE INC	METLIFE INC SR UNSECD NT DTD 11/13/13 4.875% DUE 11/13/43	145,000	156,935	206,286
	MICROSOFT CORP	MICROSOFT CORP SR UNSECD NT DTD 11/07/12 3.500% DUE 11/15/42	220,000	207,646	270,853
	MIDAMERICAN ENERGY CO 1ST MTG	MIDAMERICAN ENERGY CO 1ST MTG SECD BD CALL 02/01/27 @100 DTD 02/01/17 3.950% DUE 08/01/47	70,000	85,578	87,976
	MIDAMERICAN ENERGY CO SECD 1ST	MIDAMERICAN ENERGY CO SECD 1ST MTG DEB CALL 02/01/48 @100 DTD 02/01/18 3.650% DUE 08/01/48	140,000	153,340	171,172
	MOTOROLA SOLUTIONS INC	MOTOROLA SOLUTIONS INC UNSECD SR GBL NT DTD 08/19/14 5.500% DUE 09/01/44	160,000	173,659	203,754
	NRG ENERGY INC	NRG ENERGY INC DTD 05/28/19 4.450% DUE 06/15/29 DTD 05/28/19 4.450% DUE 06/15/29	150,000	149,804	173,948
	NATIONAL RURAL UTILS COOP FIN	NATIONAL RURAL UTILS COOP FIN CORP SR SEC GBL BD DTD 01/31/19 4.300% DUE 03/15/49	145,000	144,504	191,081
	NBCUNIVERSAL MEDIA LLC	NBCUNIVERSAL MEDIA LLC UNSECD SR NT DTD 10/05/12 4.450% DUE 01/15/43	265,000	269,840	347,023
	NEVADA PWR CO	NEVADA PWR CO SECD GEN & REF MTG NT SER EE DTD 01/30/20 3.125% DUE 08/01/50	50,000	54,328	55,369
	NEW YORK LIFE INS CO	NEW YORK LIFE INS CO SUB 144A NT CALL 11/15/49 @100 DTD 04/14/20 3.750% DUE 05/15/50	140,000	159,751	167,472
	NORTHERN STS PWR CO MINN 1ST MT	NORTHERN STS PWR CO MINN 1ST MT SECD BD CALL 11/15/45 @100 DTD 05/31/16 3.600% DUE 05/15/46	235,000	220,728	285,262
	NORTHWELL HEALTHCARE INC	NORTHWELL HEALTHCARE INC SECD DEB C11/1/46 @100 DTD 09/26/17 4.260% DUE 11/01/47	100,000	106,687	119,978
	OCCIDENTAL PETE CORP	OCCIDENTAL PETE CORP UNSECD SR NT C2/15/39 @100 DTD 08/08/19 4.300% DUE 08/15/39	100,000	99,481	84,552
	OHIO PWR CO	OHIO PWR CO UNSECD SR GBL NT C10/01/47 @100 DTD 03/22/18 4.150% DUE 04/01/48	115,000	132,610	145,826
	ONCOR ELEC DELIVERY CO LLC	ONCOR ELEC DELIVERY CO LLC DTD 06/01/12 4.550% DUE 12/01/41 DTD 06/01/12 4.550% DUE 12/01/41	110,000	116,821	145,665
	ONE GAS INC	ONE GAS INC UNSECD SR NT C5/1/48 @100 DTD 11/05/18 4.500% DUE 11/01/48	50,000	58,561	66,817
	ORACLE CORP	ORACLE CORP UNSECD SR GBL NT C10/01/49 @100 DTD 04/01/20 3.600% DUE 04/01/50	380,000	429,409	442,730
	PECO ENERGY CO SECD	PECO ENERGY CO SECD DTD 09/10/19 3.000% DUE 09/15/49 DTD 09/10/19 3.000% DUE 09/15/49	225,000	222,158	248,177
	PECO ENERGY CO	PECO ENERGY CO SECD 1ST MTG BD C12/15/49 @100 DTD 06/08/20 2.800% DUE 06/15/50	180,000	187,781	191,493
	PPL CAP FDG INC	PPL CAP FDG INC UNSECD SR NT CALL 03/15/47 @100 DTD 09/08/17 4.000% DUE 09/15/47	100,000	98,792	116,490
	PACIFIC GAS & ELEC CO	PACIFIC GAS & ELEC CO UNSECD NT DTD 11/06/14 4.300% DUE 03/15/45	100,000	107,298	106,616
	PACIFIC LIFE INS CO	PACIFIC LIFE INS CO SUB PIDI BD 144A C10/24/47 @100 DTD 10/24/17 4.300% DUE 10/24/67	200,000	191,001	227,000
	PEPSICO INC UNSECD SR	PEPSICO INC UNSECD SR GBL NT CALL 04/06/46 @100 DTD 10/06/16 3.450% DUE 10/06/46	205,000	215,323	247,874
	PFIZER INC	PFIZER INC SR UNSECD NT DTD 05/15/14 4.400% DUE 05/15/44	65,000	68,431	86,954
	PFIZER INC	PFIZER INC SR UNSECD BD DTD 11/21/16 4.125% DUE 12/15/46	90,000	107,645	117,938
	PHILIP MORRIS INTL INC	PHILIP MORRIS INTL INC UNSECD SR GBL NT DTD 08/21/12 3.875% DUE 08/21/42	75,000	87,756	88,309
	PHILIP MORRIS INTL INC	PHILIP MORRIS INTL INC SR UNSECD NT DTD 11/10/14 4.250% DUE 11/10/44	180,000	199,606	226,706

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Covia Holdings Corporation Pension Plan

EIN 13-2656671
Plan Number 003

December 31, 2020

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(c)	(d)	(e)
			Par Value	Cost	Current Value
	PLAINS ALL AMERN PIPELINE L P /	PLAINS ALL AMERN PIPELINE L P / PAA FIN CORP SR UNSECD NT CALL DTD 12/09/14 4.900% DUE 02/15/45	200,000	203,792	212,260
	POTOMAC ELEC PWR CO	POTOMAC ELEC PWR CO SECD 1ST MTG BD C09/15/42 @100 DTD 03/18/13 4.150% DUE 03/15/43	145,000	145,541	183,010
	PROGRESSIVE CORP OH	PROGRESSIVE CORP OH SR UNSECD NT DTD 04/25/14 4.350% DUE 04/25/44	20,000	21,544	26,310
	PRUDENTIAL FINL INC	PRUDENTIAL FINL INC SR UNSECD MTN CALL 09/27/47 @100 DTD 03/27/18 4.418% DUE 03/27/48	75,000	72,297	97,044
	PRUDENTIAL FINL INC	PRUDENTIAL FINL INC SR UNSECD NT CALL 06/07/49 @100 DTD 12/07/17 3.935% DUE 12/07/49	65,000	75,975	78,978
	PUBLIC SVC CO COLO SECD 1ST MTG	PUBLIC SVC CO COLO SECD 1ST MTG BD SER NO 32 C12/15/47 @100 DTD 06/21/18 4.100% DUE 06/15/48	95,000	105,832	123,427
	PUBLIC SVC CO N H SECD	PUBLIC SVC CO N H SECD DTD 06/28/19 3.600% DUE 07/01/49 DTD 06/28/19 3.600% DUE 07/01/49	365,000	400,081	443,497
	PUBLIC SVC ELEC GAS CO SECD	PUBLIC SVC ELEC GAS CO SECD DTD 12/06/17 3.600% DUE 12/01/47 DTD 12/06/17 3.600% DUE 12/01/47	115,000	105,808	138,453
	PUBLIC SVC ELEC GAS CO	PUBLIC SVC ELEC GAS CO SECD MTN CALL 02/01/50 @100 DTD 08/06/20 2.050% DUE 08/01/50	210,000	191,795	197,387
	SCHWAB CHARLES CORP NEW	SCHWAB CHARLES CORP NEW JR SUB GBL NT SER H DTD 12/11/20 VAR RT DUE 12/31/49	200,000	200,000	210,500
	SIMON PPTY GROUP L P	SIMON PPTY GROUP L P UNSECD SR PIDI NT C3/13/49 @100 DTD 09/13/19 3.250% DUE 09/13/49	25,000	24,110	25,604
	SOUTHERN CA EDISON CO SECD 1ST	SOUTHERN CA EDISON CO SECD 1ST DTD 10/02/13 4.650% DUE 10/01/43 DTD 10/02/13 4.650% DUE 10/01/43	40,000	49,616	49,566
	SOUTHERN CALIF EDISON CO SECD	SOUTHERN CALIF EDISON CO SECD DTD 03/05/18 4.125% DUE 03/01/48 DTD 03/05/18 4.125% DUE 03/01/48	115,000	107,694	137,054
	T-MOBILE USA INC	T-MOBILE USA INC SECD NT 144A C08/15/50 @100 DTD 10/06/20 3.300% DUE 02/15/51	100,000	99,793	102,883
	3M CO	3M CO UNSECD SR MTN CALL 04/15/47 @100 DTD 10/02/17 3.625% DUE 10/15/47	45,000	46,066	53,657
	TRANSCONTINENTAL GAS PIPE LINE	TRANSCONTINENTAL GAS PIPE LINE CO LLC UNSECD SR NT C9/15/47 DTD 09/15/18 4.600% DUE 03/15/48	40,000	44,532	48,563
	TRAVELERS COS INC	TRAVELERS COS INC UNSECD SR GBL NT C09/04/48 @100 DTD 03/04/19 4.100% DUE 03/04/49	30,000	35,522	39,503
	TRI-STATE GENERATION & TRANSMN	TRI-STATE GENERATION & TRANSMN ASSN INC SECD 1ST MTG BD SER DTD 05/01/15 4.700% DUE 11/01/44	120,000	128,948	148,004
	TRUIST FINL CORP	TRUIST FINL CORP JR SUB GBL DEPOSITORY RCPT SER Q DTD 06/19/20 VAR RT DUE 12/31/67	200,000	200,000	228,502
	UNION PAC CORP	UNION PAC CORP SR UNSECD NT CALL 05/15/45 @100 DTD 10/29/15 4.050% DUE 11/15/45	125,000	133,419	153,796
	UNION PAC CORP	UNION PAC CORP UNSECD SR GBL NT C2/15/46 @100 DTD 08/08/16 3.350% DUE 08/15/46	100,000	89,557	111,650
	UNION PAC CORP	UNION PAC CORP UNSECD SR NT CALL 09/01/48 @100 DTD 02/19/19 4.300% DUE 03/01/49	30,000	33,129	39,125
	UNITED TECHNOLOGIES CORP	UNITED TECHNOLOGIES CORP SR UNSECD BD DTD 06/01/12 4.500% DUE 06/01/42	400,000	501,816	521,596
	UNITEDHEALTH GROUP INC	UNITEDHEALTH GROUP INC SR UNSECD NT CALL 09/15/42 @100 DTD 02/28/13 4.250% DUE 03/15/43	215,000	216,398	281,583
	UPIJOHN INC	UPIJOHN INC UNSECD SR NT 144A C12/22/39 @100 DTD 06/22/20 3.850% DUE 06/22/40	75,000	74,844	84,650
	VERIZON COMMUNICATIONS INC	VERIZON COMMUNICATIONS INC SR UNSECD NT DTD 03/16/17 5.250% DUE 03/16/37	80,000	111,982	108,415
	VERIZON COMMUNICATIONS INC	VERIZON COMMUNICATIONS INC UNSECD SR NT C09/22/49 @100 DTD 03/20/20 4.000% DUE 03/22/50	100,000	100,000	121,006
	VERIZON COMMUNICATIONS INC	VERIZON COMMUNICATIONS INC UNSECD SR NT C5/20/40 @100 DTD 11/20/20 2.650% DUE 11/20/40	125,000	124,884	126,221
	VULCAN MATLS CO	VULCAN MATLS CO UNSECD SR NT C9/1/47 @100 DTD 09/01/18 4.700% DUE 03/01/48	115,000	108,069	148,575
	WAL-MART STORES INC	WAL-MART STORES INC SR UNSECD NT CALL 10/22/43 @100 DTD 04/22/14 4.300% DUE 04/22/44	335,000	384,701	449,315
	WAL-MART STORES INC	WAL-MART STORES INC UNSECD SR NT CALL 06/15/47 @100 DTD 10/20/17 3.625% DUE 12/15/47	80,000	90,316	101,447
	WALMART INC	WALMART INC UNSECD SR NT CALL 3/24/49 @100 DTD 09/24/19 2.950% DUE 09/24/49	70,000	76,167	80,709
	WASTE MGMT INC DEL	WASTE MGMT INC DEL UNSECD SR NT CALL 05/15/50 @100 DTD 11/17/20 2.500% DUE 11/15/50	200,000	197,996	202,072
	WELLPOINT INC	WELLPOINT INC UNSECD SR NT DTD 05/07/12 4.625% DUE 05/15/42	60,000	75,724	78,235
	WELLPOINT INC	WELLPOINT INC UNSECD SR NT DTD 09/10/12 4.650% DUE 01/15/43	55,000	56,113	72,080
	WELLS FARGO & CO NEW	WELLS FARGO & CO NEW SUB MEDIUM TERM SR NT DTD 11/04/14 4.650% DUE 11/04/44	30,000	35,096	38,482
	WELLS FARGO & CO NEW	WELLS FARGO & CO NEW SUB MEDIUM TERM SR NT DTD 11/04/14 4.650% DUE 11/04/44	125,000	129,920	160,340
	WISCONSIN ELEC PWR CO UNSECD	WISCONSIN ELEC PWR CO UNSECD SR GBL DEB C6/15/42 @100 DTD 12/11/12 3.650% DUE 12/15/42	35,000	33,646	39,560
	BRITISH AIRWAYS PASS THRU TR	BRITISH AIRWAYS PASS THRU TR DTD 03/26/18 4.125% DUE 03/20/33 DTD 03/26/18 4.125% DUE 03/20/33	204,519	204,347	185,711
	JETBLUE AWYS CORP	JETBLUE AWYS CORP DTD 11/12/19 2.750% DUE 05/15/32 DTD 11/12/19 2.750% DUE 05/15/32	202,319	202,319	202,181
	UNITED AIRLS INC 2019-1A PASS	UNITED AIRLS INC 2019-1A PASS THRU TR PASSTHRU CTF CL A DTD 01/11/19 4.550% DUE 08/25/31	99,635	100,379	97,451
	Total corporate bonds		23,116,473	24,319,803	27,439,969
	Foreign bonds:				
	AON PLC SR UNSECD NT	AON PLC SR UNSECD NT C03/14/44 @100 UNITED KINGDOM DTD 05/28/14 4.600% DUE 06/14/44	60,000	66,413	79,845
	AERCAP IRELAND CAP DESIGNATED	AERCAP IRELAND CAP DESIGNATED ACTIVITY CO/AERCAP GBL UNSECD IE DTD 01/23/18 3.875% DUE 01/23/28	150,000	154,886	161,562
	AKER BP ASA UNSECD	AKER BP ASA UNSECD SR NT 144A C10/15/29 @100 NORWAY DTD 01/15/20 3.750% DUE 01/15/30	200,000	199,604	210,062
	PERRIGO FINANCE PLC SR UNSECD N	PERRIGO FINANCE PLC SR UNSECD N CALL 6/15/44 @100 IRELAND DTD 12/02/14 4.900% DUE 12/15/44	200,000	204,898	223,360
	ROYALTY PHARMA PLC UNSECD	ROYALTY PHARMA PLC UNSECD SR NT 144A C3/2/40 @100 UK DTD 09/02/20 3.300% DUE 09/02/40	100,000	95,556	105,146
	SHELL INTL FIN B V	SHELL INTL FIN B V SR UNSECD GTD NT NETHERLANDS DTD 08/21/12 3.625% DUE 08/21/42	100,000	94,694	116,667
	SHELL INTL FIN B V	SHELL INTL FIN B V SR UNSECD NT NETHERLANDS DTD 08/12/13 4.550% DUE 08/12/43	95,000	97,990	126,217
	SHELL INTL FIN BV	SHELL INTL FIN BV UNSECD SR GBL NT NETHERLANDS DTD 09/12/16 3.750% DUE 09/12/46	40,000	46,054	48,356
	TECK RES LTD	TECK RES LTD CO GTD NT CANADA DTD 07/05/11 6.250% DUE 07/15/41	185,000	233,066	236,519
	TOTAL CAP INTL UNSECD SR NT 144	TOTAL CAP INTL UNSECD SR NT 144 UNSECD SR NT 144A FRANCE DTD 06/29/20 2.986% DUE 06/29/41	305,000	319,683	329,998
	Total foreign bonds		1,435,000	1,512,844	1,637,732
	Total Investments		\$ 36,992,162	\$ 82,919,298	\$ 99,803,613

* Party-in-interest to the Plan.

SCHEDULE OF REPORTABLE TRANSACTIONS
Form 5500, Schedule H, Part IV, Line 4j

Covia Holdings Corporation Pension Plan

EIN 13-2656671
Plan Number 003

December 31, 2020

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
Category (i) - Single transactions in excess of 5% of plan assets								
	Federated Hermes Gov't Bond Obligations Fund Premier	\$ 6,118,139	\$ -	\$ -	\$ -	\$ 6,118,139	\$ 6,118,139	\$ -
	Federated Hermes Gov't Bond Obligations Fund Premier	\$ -	\$ 6,822,153	\$ -	\$ -	\$ 6,822,153	\$ 6,822,153	\$ -
Category (iii) - Series of transactions of the same issue in excess of 5% of plan assets								
	Federated Hermes Gov't Bond Obligations Fund Premier	\$ 35,744,495	\$ -	\$ -	\$ -	\$ 35,744,495	\$ 35,744,495	\$ -
	Federated Hermes Gov't Bond Obligations Fund Premier	\$ -	\$ 34,520,576	\$ -	\$ -	\$ 34,520,576	\$ 34,520,576	\$ -
	Federated US Treasury Cash Federated US Cash Reserves #125 Treasury	\$ 4,010,212	\$ -	\$ -	\$ -	\$ 4,010,212	\$ 4,010,212	\$ -
	Federated US Treasury Cash Federated US Cash Reserves #125 Treasury	\$ -	\$ 4,123,006	\$ -	\$ -	\$ 4,123,006	\$ 4,123,006	\$ -
	United States Treas Bd Stripped Prin Pmt Dtd 02/15/12 Zr Cpn Due 02/15/42	\$ -	\$ 8,443,365	\$ -	\$ -	\$ 8,443,365	\$ 8,443,365	\$ -
	United States Treas Bd Dtd 11/15/19 2.375% Due 11/15/49	\$ 3,765,097	\$ -	\$ -	\$ -	\$ 3,765,097	\$ 3,765,097	\$ -
	United States Treas Bd Dtd 11/15/19 2.375% Due 11/15/49	\$ -	\$ 4,053,964	\$ -	\$ -	\$ 3,765,097	\$ 4,053,964	\$ 288,867
	United States Treas Nt Dtd 02/18/20 1.500% Due 02/15/30	\$ 4,197,844	\$ -	\$ -	\$ -	\$ 4,197,844	\$ 4,197,844	\$ -
	United States Treas Nt Dtd 02/18/20 1.500% Due 02/15/30	\$ -	\$ 4,255,009	\$ -	\$ -	\$ 4,197,844	\$ 4,255,009	\$ 57,165
	Bank Of America Temporary Overnight Deposit	\$ 28,252,383	\$ -	\$ -	\$ -	\$ 28,252,383	\$ 28,252,383	\$ -
	Bank Of America Temporary Overnight Deposit	\$ -	\$ 28,252,383	\$ -	\$ -	\$ 28,252,383	\$ 28,252,383	\$ -

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, line 26—Schedule of Active Participant Data as of January 1, 2020

Attained Age	Number of Participants and Average Compensation									
	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29		3	5							
30-34		4	17	4						
35-39		4	9	17	6					
40-44		1	11	14	16	4				
45-49			13	17	15	13	8	1		
50-54			5	15	13	14	20 \$78,225	8		
55-59		2	7	7	15	17	13	23 \$72,716	6	4
60-64		2	2	10	12	15	11	16	13	17
65-69				1		2	1	5	5	4
70+				1			2			2

N-472

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

For ERISA Requirements

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month look-back (as of September 2019), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor without regard to ARPA.
1st Segment Rate	3.64%.
2nd Segment Rate	5.21%.
3rd Segment Rate	5.94%.
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month look-back (as of September 2019), without regard to interest rate stabilization.
1st Segment Rate	2.79%.
2nd Segment Rate	3.92%.
3rd Segment Rate	4.38%.
Salary Increases	
Minimum Funding Target Normal Cost	See Table 1.
Maximum Tax Expected Benefit Increase	See Table 1.
Social Security Wage Base Increases	Future wage indices are based on a national wage increase of 4.00% per year.
Optional Payment Form Election Percentage	Union Employees Male Lumpsum—66.67% Life Annuity—6.67% 50% Joint & Survivor—13.33% 100% Joint & Survivor—13.33% Female Lumpsum—66.67% Life Annuity—13.33% 50% Joint & Survivor—10% 100% Joint & Survivor—10% Non-Union Employees Lumpsum—100% Former Wedron and Technisand Employees 100% of all future retirees are assumed to take a straight life benefit.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Retirement Age	
Active Participants	See Tables 2–5.
Terminated Vested Participants	Age 65.
Mortality Rates	
Healthy and Disabled	2020 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(a)(3) and IRS Notice 2019-26.
Withdrawal Rates	See Tables 6–9.
Disability Rates	See Tables 10–11.
Decrement Timing	Middle of year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%).
Surviving Spouse Benefit	For Unimin participants it is assumed that 80% of males and 60% of females have an eligible spouse. For former Wedron and Technisand participants it is assumed that 85% of males and 50% of females have an eligible spouse. For all participants it is assumed that males are three years older than their spouses.
Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$230,000 and the IRC section 401(a)(17) compensation limit of \$285,000.
Valuation of Plan Assets	Market Value of the Asset.
Expected Return on Assets	
2019 Plan Year	6.50%, limited to 6.11%.
2020 Plan Year	5.50%, limited to 5.94%.
Trust Expenses Included in Target Normal Cost	Expenses included in the target normal cost are set equal to the actual prior year plan expenses adjusted for 2020 PBGC Premium - \$1,174,265.
Actuarial Method	Standard unit credit cost method.
Valuation Date	January 1, 2020.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Table 1

Salary Merit Increase Rates

Age	Rate	Age	Rate
15	10.50%	45	6.00%
16	9.90%	46	6.10%
17	9.40%	47	5.90%
18	9.00%	48	5.80%
19	8.60%	49	5.60%
20	8.30%	50	5.40%
21	8.00%	51	5.20%
22	8.00%	52	5.00%
23	7.70%	53	4.90%
24	7.50%	54	4.60%
25	7.30%	55	4.10%
26	6.80%	56	3.80%
27	7.10%	57	3.50%
28	6.70%	58	2.50%
29	6.50%	59	2.50%
30	6.40%	60	2.50%
31	6.50%	61	2.50%
32	6.30%	62	2.50%
33	6.40%	63	2.50%
34	6.20%	64	2.50%
35	6.30%	65+	2.50%
36	6.20%		
37	6.20%		
38	6.10%		
39	6.20%		
40	6.00%		
41	6.10%		
42	6.10%		
43	6.10%		
44	6.20%		

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Table 2

Retirement Rates—Technisand

Age	Years of Service	
	0–24	25+
55	2.00%	5.00%
56	1.00%	5.00%
57	1.00%	5.00%
58	1.00%	5.00%
59	1.00%	5.00%
60	4.00%	10.00%
61	10.00%	10.00%
62	16.00%	25.00%
63	12.00%	25.00%
64	35.00%	25.00%
65+	100.00%	100.00%

Table 3

Retirement Rates—Wedron

Age	Rate
55	10.00%
56	5.00%
57	5.00%
58	5.00%
59	5.00%
60	10.00%
61	20.00%
62	20.00%
63	20.00%
64	35.00%
65+	100.00%

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 4

Retirement Rates—Unimin Hourly

Age	Rate
62	20.00%
63	5.00%
64	5.00%
65+	100.00%

Table 5

Retirement Rates—Unimin Salaried

Age	Rate
60	10.00%
61	10.00%
62	20.00%
63	5.00%
64	5.00%
65+	100.00%

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Table 6

Withdrawal Rates—Technisand

Age	Years of Service			
	0	1	2	3+
25	17.370%	13.030%	8.680%	4.290%
26	16.844%	12.635%	8.417%	4.147%
27	16.318%	12.240%	8.154%	4.004%
28	15.792%	11.845%	7.891%	3.861%
29	15.266%	11.450%	7.628%	3.718%
30	14.740%	11.055%	7.365%	3.575%
31	14.214%	10.660%	7.102%	3.432%
32	13.688%	10.265%	6.839%	3.289%
33	13.162%	9.870%	6.576%	3.146%
34	12.636%	9.475%	6.313%	3.003%
35	12.110%	9.080%	6.050%	2.860%
36	11.582%	8.686%	5.788%	2.716%
37	11.054%	8.292%	5.526%	2.572%
38	10.526%	7.898%	5.264%	2.428%
39	9.998%	7.504%	5.002%	2.284%
40	9.470%	7.110%	4.740%	2.140%
41	8.944%	6.714%	4.476%	1.998%
42	8.418%	6.318%	4.212%	1.856%
43	7.892%	5.922%	3.948%	1.714%
44	7.366%	5.526%	3.684%	1.572%
45	6.840%	5.130%	3.420%	1.430%
46	6.314%	4.735%	3.157%	1.287%
47	5.788%	4.340%	2.894%	1.144%
48	5.262%	3.945%	2.631%	1.001%
49	4.736%	3.550%	2.368%	0.858%
50	4.210%	3.155%	2.105%	0.715%
51	3.684%	2.760%	1.842%	0.572%
52	3.158%	2.365%	1.579%	0.429%
53	2.632%	1.970%	1.316%	0.286%
54	2.106%	1.575%	1.053%	0.143%
55+	1.580%	1.180%	0.790%	0.000%

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Withdrawal Rates—Wedron

Age	Years of Service			
	0	1	2	3+
20	20.0000%	15.0000%	10.0000%	5.0000%
21	19.4737%	14.6053%	9.7368%	4.8571%
22	18.9474%	14.2105%	9.4737%	4.7143%
23	18.4211%	13.8158%	9.2105%	4.5714%
24	17.8947%	13.4211%	8.9474%	4.4286%
25	17.0000%	13.0000%	8.0000%	4.0000%
26	16.8421%	12.6316%	8.4211%	4.1429%
27	16.3158%	12.2368%	8.1579%	4.0000%
28	15.7895%	11.8421%	7.8947%	3.8571%
29	15.2632%	11.4474%	7.6316%	3.7143%
30	14.7368%	11.0526%	7.3684%	3.5714%
31	14.2105%	10.6579%	7.1053%	3.4286%
32	13.6842%	10.2632%	6.8421%	3.2857%
33	13.1579%	9.8684%	6.5789%	3.1429%
34	12.6316%	9.4737%	6.3158%	3.0000%
35	12.0000%	9.0000%	6.0000%	2.0000%
36	11.5789%	8.6842%	5.7895%	2.7143%
37	11.0526%	8.2895%	5.5263%	2.5714%
38	10.5263%	7.8947%	5.2632%	2.4286%
39	10.0000%	7.5000%	5.0000%	2.2857%
40	9.0000%	7.0000%	4.0000%	2.0000%
41	8.9474%	6.7105%	4.4737%	2.0000%
42	8.4211%	6.3158%	4.2105%	1.8571%
43	7.8947%	5.9211%	3.9474%	1.7143%
44	7.3684%	5.5263%	3.6842%	1.5714%
45	6.0000%	5.0000%	3.0000%	1.0000%
46	6.3158%	4.7368%	3.1579%	1.2857%
47	5.7895%	4.3421%	2.8947%	1.1429%
48	5.2632%	3.9474%	2.6316%	1.0000%
49	4.7368%	3.5526%	2.3684%	0.8571%

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Withdrawal Rates—Wedron

Age	Years of Service			
	0	1	2	3+
50	4.2105%	3.1579%	2.1053%	0.7143%
51	3.6842%	2.7632%	1.8421%	0.5714%
52	3.1579%	2.3684%	1.5789%	0.4286%
53	2.6316%	1.9737%	1.3158%	0.2857%
54	2.1053%	1.5789%	1.0526%	0.1429%
55	1.0000%	1.0000%	0.0000%	0.0000%
56	1.0526%	0.7895%	0.5263%	0.0000%
57	0.5263%	0.3947%	0.2632%	0.0000%
58+	0.0000%	0.0000%	0.0000%	0.0000%

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Withdrawal Rates—Unimin Hourly

Age	Years of Service		
	0	1	2+
15	7.5000%	3.7500%	4.7000%
16	7.5000%	3.7500%	4.4750%
17	7.5000%	3.7500%	4.2500%
18	7.5000%	3.7500%	4.0250%
19	7.5000%	3.7500%	3.8000%
20	7.5000%	3.7500%	3.5750%
21	7.5000%	3.7500%	3.3500%
22	7.5000%	3.7500%	3.1000%
23	7.5000%	3.7500%	2.9000%
24	7.5000%	3.7500%	2.5000%
25	7.5000%	3.7500%	2.7000%
26	7.5000%	3.7500%	2.3500%
27	7.5000%	3.7500%	2.2500%
28	7.5000%	3.7500%	2.1500%
29	7.5000%	3.7500%	2.0500%
30	7.5000%	3.7500%	1.9500%
31	7.5000%	3.7500%	1.8750%
32	7.5000%	3.7500%	1.8250%
33	7.5000%	3.7500%	1.7500%
34	7.5000%	3.7500%	1.6750%
35	7.5000%	3.7500%	1.6000%
36	7.5000%	3.7500%	1.5500%
37	7.5000%	3.7500%	1.5000%
38	7.5000%	3.7500%	1.4500%
39	7.5000%	3.7500%	1.3750%
40	7.5000%	3.7500%	1.3250%
41	7.5000%	3.7500%	1.2750%
42	7.5000%	3.7500%	1.2500%
43	7.5000%	3.7500%	1.1500%
44	7.5000%	3.7500%	1.0500%

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 8—Page 2 of 2

Withdrawal Rates—Unimin Hourly

Age	Years of Service		
	0	1	2+
45	7.5000%	3.7500%	0.9000%
46	7.5000%	3.7500%	0.8000%
47	7.5000%	3.7500%	0.7000%
48	7.5000%	3.7500%	0.6000%
49	7.5000%	3.7500%	0.4500%
50	7.5000%	3.7500%	0.4000%
51	7.5000%	3.7500%	0.3500%
52	7.5000%	3.7500%	0.3000%
53	7.5000%	3.7500%	0.2500%
54	7.5000%	3.7500%	0.2000%
55	7.5000%	3.7500%	0.1500%
56	7.5000%	3.7500%	0.1000%
57	7.5000%	3.7500%	0.0500%
58	7.5000%	3.7500%	0.0500%
59	7.5000%	3.7500%	0.0500%
60+	0.0000%	0.0000%	0.0000%

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Table 9—Page 1 of 2

Withdrawal Rates—Unimin Salaried

Age	Years of Service		
	0	1	2+
15	15.0000%	7.5000%	17.5500%
16	15.0000%	7.5000%	16.5000%
17	15.0000%	7.5000%	15.5250%
18	15.0000%	7.5000%	14.6250%
19	15.0000%	7.5000%	13.7250%
20	15.0000%	7.5000%	12.9000%
21	15.0000%	7.5000%	12.1500%
22	15.0000%	7.5000%	11.5500%
23	15.0000%	7.5000%	10.9500%
24	15.0000%	7.5000%	10.5000%
25	15.0000%	7.5000%	9.9000%
26	15.0000%	7.5000%	9.4500%
27	15.0000%	7.5000%	9.0000%
28	15.0000%	7.5000%	8.5500%
29	15.0000%	7.5000%	8.1750%
30	15.0000%	7.5000%	7.8000%
31	15.0000%	7.5000%	7.4250%
32	15.0000%	7.5000%	7.0500%
33	15.0000%	7.5000%	6.7500%
34	15.0000%	7.5000%	6.4500%
35	15.0000%	7.5000%	6.0750%
36	15.0000%	7.5000%	5.7000%
37	15.0000%	7.5000%	5.4000%
38	15.0000%	7.5000%	5.1750%
39	15.0000%	7.5000%	4.9500%
40	15.0000%	7.5000%	4.7250%
41	15.0000%	7.5000%	4.5000%
42	15.0000%	7.5000%	4.3500%
43	15.0000%	7.5000%	4.2000%
44	15.0000%	7.5000%	4.0500%

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 9—Page 2 of 2

Withdrawal Rates—Unimin Salaried

Age	Years of Service		
	0	1	2+
45	15.0000%	7.5000%	3.9000%
46	15.0000%	7.5000%	3.7500%
47	15.0000%	7.5000%	3.6000%
48	15.0000%	7.5000%	3.3750%
49	15.0000%	7.5000%	3.1500%
50	15.0000%	7.5000%	2.9250%
51	15.0000%	7.5000%	2.7000%
52	15.0000%	7.5000%	2.3250%
53	15.0000%	7.5000%	2.1000%
54	15.0000%	7.5000%	1.8750%
55	15.0000%	7.5000%	1.6500%
56	15.0000%	7.5000%	1.4250%
57	15.0000%	7.5000%	1.2000%
58	15.0000%	7.5000%	0.9750%
59	15.0000%	7.5000%	0.7500%
60+	0.0000%	0.0000%	0.0000%

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 10

Disability Rates—Unimin

Age	Male	Female	Age	Male	Female
15	0.000%	0.000%	45	0.304%	0.160%
16	0.000%	0.000%	46	0.342%	0.180%
17	0.000%	0.000%	47	0.380%	0.200%
18	0.000%	0.000%	48	0.424%	0.220%
19	0.000%	0.000%	49	0.468%	0.240%
20	0.025%	0.075%	50	0.512%	0.260%
21	0.025%	0.075%	51	0.556%	0.280%
22	0.025%	0.075%	52	0.600%	0.400%
23	0.025%	0.075%	53	0.660%	0.460%
24	0.025%	0.075%	54	0.720%	0.520%
25	0.025%	0.075%	55	0.780%	0.580%
26	0.032%	0.075%	56	0.840%	0.640%
27	0.039%	0.075%	57	0.900%	0.700%
28	0.044%	0.076%	58	1.020%	0.800%
29	0.048%	0.077%	59	1.140%	0.900%
30	0.052%	0.078%	60	1.260%	1.000%
31	0.056%	0.079%	61	1.380%	1.100%
32	0.060%	0.080%	62+	0.000%	0.000%
33	0.068%	0.082%			
34	0.076%	0.084%			
35	0.084%	0.086%			
36	0.092%	0.088%			
37	0.100%	0.090%			
38	0.118%	0.092%			
39	0.136%	0.094%			
40	0.154%	0.096%			
41	0.172%	0.098%			
42	0.190%	0.100%			
43	0.228%	0.120%			
44	0.266%	0.140%			

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Table 11

Disability Rates—Wedron and Technisand

Age	Rate	Age	Rate
15	0.00%	45	0.23%
16	0.00%	46	0.26%
17	0.00%	47	0.30%
18	0.00%	48	0.35%
19	0.00%	49	0.42%
20	0.06%	50	0.52%
21	0.06%	51	0.63%
22	0.06%	52	0.74%
23	0.06%	53	0.85%
24	0.06%	54	0.96%
25	0.06%	55	1.07%
26	0.06%	56	1.19%
27	0.06%	57	1.31%
28	0.06%	58	1.43%
29	0.06%	59	1.70%
30	0.06%	60	2.48%
31	0.06%	61	2.92%
32	0.06%	62	3.45%
33	0.07%	63	3.40%
34	0.07%	64	3.00%
35	0.08%	65+	3.00%
36	0.08%		
37	0.09%		
38	0.10%		
39	0.11%		
40	0.12%		
41	0.14%		
42	0.16%		
43	0.18%		
44	0.20%		

Plan Name	COVIA HOLDINGS CORPORATION PENSION PLAN
Plan Sponsor EIN	13-2656671
ERISA Plan No.	003
Plan Year End	12/31/2020

The required attachment noted below is included within the Accountant's Opinion attachment to the Form 5500 Schedule H, Part III, which consists of the entire Audit report issued by the Plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line Item	Description
5500 Schedule H	Line 4j	Schedule of Reportable Transactions

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2020 This Form is Open to Public Inspection
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For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

▶ **Round off amounts to nearest dollar.**

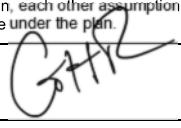
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Covia Holdings Corporation Pension Plan	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Covia Holdings Corporation	D Employer Identification Number (EIN) 132656671
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2020</u>	
2 Assets:	
a Market value.....	2a 99,005,686
b Actuarial value.....	2b 99,005,686
3 Funding target/participant count breakdown	
	(1) Number of participants (2) Vested Funding Target (3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	296 25,913,156 25,913,156
b For terminated vested participants	323 16,420,476 16,420,476
c For active participants.....	472 48,497,537 50,992,966
d Total.....	1,091 90,831,169 93,326,598
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b
5 Effective interest rate.....	5 5.48%
6 Target normal cost.....	6 1,482,086

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	GREGORY H. REYNOLDS 	10/06/2021
	Signature of actuary	Date
GREGORY H. REYNOLDS	Type or print name of actuary	2006401
AON CONSULTING, INC.	Firm name	Most recent enrollment number
		216-621-8100
		Telephone number (including area code)
950 MAIN AVENUE, SUITE 1600	Address of the firm	
CLEVELAND OH 44113		

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2020
v. 200204

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	1,751,759
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	1,665,169
9	Amount remaining (line 7 minus line 8)	0	86,590
10	Interest on line 9 using prior year's actual return of <u>18.93</u> %	0	19,552
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		2,935,324
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.48</u> %		57,157
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		315,216
c	Total available at beginning of current plan year to add to prefunding balance		3,307,697
d	Portion of (c) to be added to prefunding balance		3,307,697
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	3,413,839

Part III	Funding Percentages
----------	---------------------

14	Funding target attainment percentage.....	14	102.42%
15	Adjusted funding target attainment percentage.....	15	106.08%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.....	16	81.94%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.....	17	%

Part IV	Contributions and Liquidity Shortfalls
----------------	---

18 Contributions made to the plan for the plan year by employer(s) and employees:

Contributions made to the plan relate primarily to employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ►	18(b)	0 18(c)

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.....	19a	0
b Contributions made to avoid restrictions adjusted to valuation date.....	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No

C If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
---------------	--

21 Discount rate:			
a Segment rates:	1st segment: 3.64 %	2nd segment: 5.21 %	3rd segment: 5.94 %
	☐ N/A, full yield curve used		
b Applicable month (enter code).....	21b	4	
22 Weighted average retirement age	22	64	
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI	Miscellaneous Items
----------------	----------------------------

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....		☐ Yes ☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	

Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years
-----------------	--

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII	Minimum Required Contribution For Current Year
------------------	---

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	1,482,086	
b Excess assets, if applicable, but not greater than line 31a	31b	1,482,086	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35).....	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX	Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)
----------------	---

41 If an election was made to use PRA 2010 funding relief for this plan:	
a Schedule elected	☐ 2 plus 7 years ☐ 15 years
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, line 7—Explanation of Discrepancy in Prior Year Funding Standard
Carryover Balance or Prefunding Balance

Effective December 31, 2019, the Wedron Silica Co. Hourly Employees' Pension Plan (EIN: 34-1440302, PN: 002) and Covia Holding Corporation Pension Plan (EIN: 13-2656671, PN: 003) were merged. As part of the merger, the carryover balances and prefunding balances from the prior plans were brought into the plan. Therefore, the amounts on line 7 do not match line 13 from the prior year Form 5500 Schedule SB. The amounts on line 7 were determined by adding the amounts from line 13 of the prior year for the merged plans as follows:

Plan	Carryover Balance	Prefunding Balance
Wedron	\$ 0	\$ 86,590
Covia	\$ 0	\$ 1,665,169
Total	\$ 0	\$ 1,751,759

In addition, the actual rate of return for the year was calculated separately for Wedron and Covia. The Covia effective rate for the year is reported on Line 10; however, the interest reported on Line 10 varies due to the return being calculated on a per plan basis and then added together on Line 10. The following chart summarizes the development of the interest calculation on the Prefunding Balance for the 2019 plan year:

Schedule SB Line	Wedron	Covia	Total
Line 7	\$ 86,590	\$ 1,665,169	\$ 1,751,759
Line 8	\$ 0	\$ 1,665,169	\$ 1,665,169
Line 9	\$ 86,590	\$ 0	\$ 86,590
Line 10 (ROR)	22.58%	18.93%	
Line 10(b)	\$ 19,552	\$ 0	\$ 19,552

Additional plans were merged into the plan during 2019, but these merged plans do not have any existing carryover balance or prefunding balance.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Schedule SB, line 11—Prior Year's Excess Contributions to Be Added to Prefunding
Balance

Due to adoption of 15-year amortization period with initial year of 2019, the excess contribution as of 1/1/2019 for the 2019 plan year changed to \$2,935,324.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at beginning of year.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
60	10.00%	1.0000	6.00
61	10.00%	0.9000	5.49
62	20.00%	0.8100	10.04
63	5.00%	0.6480	2.04
64	5.00%	0.6156	1.97
65	100.00%	0.5848	38.01
Weighted Average			63.55

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

For ERISA Requirements

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month look-back (as of September 2019), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor without regard to ARPA.
1st Segment Rate	3.64%.
2nd Segment Rate	5.21%.
3rd Segment Rate	5.94%.
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month look-back (as of September 2019), without regard to interest rate stabilization.
1st Segment Rate	2.79%.
2nd Segment Rate	3.92%.
3rd Segment Rate	4.38%.
Salary Increases	
Minimum Funding Target Normal Cost	See Table 1.
Maximum Tax Expected Benefit Increase	See Table 1.
Social Security Wage Base Increases	Future wage indices are based on a national wage increase of 4.00% per year.
Optional Payment Form Election Percentage	Union Employees Male Lumpsum—66.67% Life Annuity—6.67% 50% Joint & Survivor—13.33% 100% Joint & Survivor—13.33% Female Lumpsum—66.67% Life Annuity—13.33% 50% Joint & Survivor—10% 100% Joint & Survivor—10% Non-Union Employees Lumpsum—100% Former Wedron and Technisand Employees 100% of all future retirees are assumed to take a straight life benefit.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Retirement Age	
Active Participants	See Tables 2–5.
Terminated Vested Participants	Age 65.
Mortality Rates	
Healthy and Disabled	2020 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(a)(3) and IRS Notice 2019-26.
Withdrawal Rates	See Tables 6–9.
Disability Rates	See Tables 10–11.
Decrement Timing	Middle of year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%).
Surviving Spouse Benefit	For Unimin participants it is assumed that 80% of males and 60% of females have an eligible spouse. For former Wedron and Technisand participants it is assumed that 85% of males and 50% of females have an eligible spouse. For all participants it is assumed that males are three years older than their spouses.
Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$230,000 and the IRC section 401(a)(17) compensation limit of \$285,000.
Valuation of Plan Assets	Market Value of the Asset.
Expected Return on Assets	
2019 Plan Year	6.50%, limited to 6.11%.
2020 Plan Year	5.50%, limited to 5.94%.
Trust Expenses Included in Target Normal Cost	Expenses included in the target normal cost are set equal to the actual prior year plan expenses adjusted for 2020 PBGC Premium - \$1,174,265.
Actuarial Method	Standard unit credit cost method.
Valuation Date	January 1, 2020.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 1

Salary Merit Increase Rates

Age	Rate	Age	Rate
15	10.50%	45	6.00%
16	9.90%	46	6.10%
17	9.40%	47	5.90%
18	9.00%	48	5.80%
19	8.60%	49	5.60%
20	8.30%	50	5.40%
21	8.00%	51	5.20%
22	8.00%	52	5.00%
23	7.70%	53	4.90%
24	7.50%	54	4.60%
25	7.30%	55	4.10%
26	6.80%	56	3.80%
27	7.10%	57	3.50%
28	6.70%	58	2.50%
29	6.50%	59	2.50%
30	6.40%	60	2.50%
31	6.50%	61	2.50%
32	6.30%	62	2.50%
33	6.40%	63	2.50%
34	6.20%	64	2.50%
35	6.30%	65+	2.50%
36	6.20%		
37	6.20%		
38	6.10%		
39	6.20%		
40	6.00%		
41	6.10%		
42	6.10%		
43	6.10%		
44	6.20%		

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Table 2

Retirement Rates—Technisand

Age	Years of Service	
	0–24	25+
55	2.00%	5.00%
56	1.00%	5.00%
57	1.00%	5.00%
58	1.00%	5.00%
59	1.00%	5.00%
60	4.00%	10.00%
61	10.00%	10.00%
62	16.00%	25.00%
63	12.00%	25.00%
64	35.00%	25.00%
65+	100.00%	100.00%

Table 3

Retirement Rates—Wedron

Age	Rate
55	10.00%
56	5.00%
57	5.00%
58	5.00%
59	5.00%
60	10.00%
61	20.00%
62	20.00%
63	20.00%
64	35.00%
65+	100.00%

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Table 4

Retirement Rates—Unimin Hourly

Age	Rate
62	20.00%
63	5.00%
64	5.00%
65+	100.00%

Table 5

Retirement Rates—Unimin Salaried

Age	Rate
60	10.00%
61	10.00%
62	20.00%
63	5.00%
64	5.00%
65+	100.00%

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Table 6

Withdrawal Rates—Technisand

Age	Years of Service			
	0	1	2	3+
25	17.370%	13.030%	8.680%	4.290%
26	16.844%	12.635%	8.417%	4.147%
27	16.318%	12.240%	8.154%	4.004%
28	15.792%	11.845%	7.891%	3.861%
29	15.266%	11.450%	7.628%	3.718%
30	14.740%	11.055%	7.365%	3.575%
31	14.214%	10.660%	7.102%	3.432%
32	13.688%	10.265%	6.839%	3.289%
33	13.162%	9.870%	6.576%	3.146%
34	12.636%	9.475%	6.313%	3.003%
35	12.110%	9.080%	6.050%	2.860%
36	11.582%	8.686%	5.788%	2.716%
37	11.054%	8.292%	5.526%	2.572%
38	10.526%	7.898%	5.264%	2.428%
39	9.998%	7.504%	5.002%	2.284%
40	9.470%	7.110%	4.740%	2.140%
41	8.944%	6.714%	4.476%	1.998%
42	8.418%	6.318%	4.212%	1.856%
43	7.892%	5.922%	3.948%	1.714%
44	7.366%	5.526%	3.684%	1.572%
45	6.840%	5.130%	3.420%	1.430%
46	6.314%	4.735%	3.157%	1.287%
47	5.788%	4.340%	2.894%	1.144%
48	5.262%	3.945%	2.631%	1.001%
49	4.736%	3.550%	2.368%	0.858%
50	4.210%	3.155%	2.105%	0.715%
51	3.684%	2.760%	1.842%	0.572%
52	3.158%	2.365%	1.579%	0.429%
53	2.632%	1.970%	1.316%	0.286%
54	2.106%	1.575%	1.053%	0.143%
55+	1.580%	1.180%	0.790%	0.000%

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Withdrawal Rates—Wedron

Age	Years of Service			
	0	1	2	3+
20	20.0000%	15.0000%	10.0000%	5.0000%
21	19.4737%	14.6053%	9.7368%	4.8571%
22	18.9474%	14.2105%	9.4737%	4.7143%
23	18.4211%	13.8158%	9.2105%	4.5714%
24	17.8947%	13.4211%	8.9474%	4.4286%
25	17.0000%	13.0000%	8.0000%	4.0000%
26	16.8421%	12.6316%	8.4211%	4.1429%
27	16.3158%	12.2368%	8.1579%	4.0000%
28	15.7895%	11.8421%	7.8947%	3.8571%
29	15.2632%	11.4474%	7.6316%	3.7143%
30	14.7368%	11.0526%	7.3684%	3.5714%
31	14.2105%	10.6579%	7.1053%	3.4286%
32	13.6842%	10.2632%	6.8421%	3.2857%
33	13.1579%	9.8684%	6.5789%	3.1429%
34	12.6316%	9.4737%	6.3158%	3.0000%
35	12.0000%	9.0000%	6.0000%	2.0000%
36	11.5789%	8.6842%	5.7895%	2.7143%
37	11.0526%	8.2895%	5.5263%	2.5714%
38	10.5263%	7.8947%	5.2632%	2.4286%
39	10.0000%	7.5000%	5.0000%	2.2857%
40	9.0000%	7.0000%	4.0000%	2.0000%
41	8.9474%	6.7105%	4.4737%	2.0000%
42	8.4211%	6.3158%	4.2105%	1.8571%
43	7.8947%	5.9211%	3.9474%	1.7143%
44	7.3684%	5.5263%	3.6842%	1.5714%
45	6.0000%	5.0000%	3.0000%	1.0000%
46	6.3158%	4.7368%	3.1579%	1.2857%
47	5.7895%	4.3421%	2.8947%	1.1429%
48	5.2632%	3.9474%	2.6316%	1.0000%
49	4.7368%	3.5526%	2.3684%	0.8571%

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Withdrawal Rates—Wedron

Age	Years of Service			
	0	1	2	3+
50	4.2105%	3.1579%	2.1053%	0.7143%
51	3.6842%	2.7632%	1.8421%	0.5714%
52	3.1579%	2.3684%	1.5789%	0.4286%
53	2.6316%	1.9737%	1.3158%	0.2857%
54	2.1053%	1.5789%	1.0526%	0.1429%
55	1.0000%	1.0000%	0.0000%	0.0000%
56	1.0526%	0.7895%	0.5263%	0.0000%
57	0.5263%	0.3947%	0.2632%	0.0000%
58+	0.0000%	0.0000%	0.0000%	0.0000%

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Withdrawal Rates—Unimin Hourly

Age	Years of Service		
	0	1	2+
15	7.5000%	3.7500%	4.7000%
16	7.5000%	3.7500%	4.4750%
17	7.5000%	3.7500%	4.2500%
18	7.5000%	3.7500%	4.0250%
19	7.5000%	3.7500%	3.8000%
20	7.5000%	3.7500%	3.5750%
21	7.5000%	3.7500%	3.3500%
22	7.5000%	3.7500%	3.1000%
23	7.5000%	3.7500%	2.9000%
24	7.5000%	3.7500%	2.5000%
25	7.5000%	3.7500%	2.7000%
26	7.5000%	3.7500%	2.3500%
27	7.5000%	3.7500%	2.2500%
28	7.5000%	3.7500%	2.1500%
29	7.5000%	3.7500%	2.0500%
30	7.5000%	3.7500%	1.9500%
31	7.5000%	3.7500%	1.8750%
32	7.5000%	3.7500%	1.8250%
33	7.5000%	3.7500%	1.7500%
34	7.5000%	3.7500%	1.6750%
35	7.5000%	3.7500%	1.6000%
36	7.5000%	3.7500%	1.5500%
37	7.5000%	3.7500%	1.5000%
38	7.5000%	3.7500%	1.4500%
39	7.5000%	3.7500%	1.3750%
40	7.5000%	3.7500%	1.3250%
41	7.5000%	3.7500%	1.2750%
42	7.5000%	3.7500%	1.2500%
43	7.5000%	3.7500%	1.1500%
44	7.5000%	3.7500%	1.0500%

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Withdrawal Rates—Unimin Hourly

Age	Years of Service		
	0	1	2+
45	7.5000%	3.7500%	0.9000%
46	7.5000%	3.7500%	0.8000%
47	7.5000%	3.7500%	0.7000%
48	7.5000%	3.7500%	0.6000%
49	7.5000%	3.7500%	0.4500%
50	7.5000%	3.7500%	0.4000%
51	7.5000%	3.7500%	0.3500%
52	7.5000%	3.7500%	0.3000%
53	7.5000%	3.7500%	0.2500%
54	7.5000%	3.7500%	0.2000%
55	7.5000%	3.7500%	0.1500%
56	7.5000%	3.7500%	0.1000%
57	7.5000%	3.7500%	0.0500%
58	7.5000%	3.7500%	0.0500%
59	7.5000%	3.7500%	0.0500%
60+	0.0000%	0.0000%	0.0000%

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Withdrawal Rates—Unimin Salaried

Age	Years of Service		
	0	1	2+
15	15.0000%	7.5000%	17.5500%
16	15.0000%	7.5000%	16.5000%
17	15.0000%	7.5000%	15.5250%
18	15.0000%	7.5000%	14.6250%
19	15.0000%	7.5000%	13.7250%
20	15.0000%	7.5000%	12.9000%
21	15.0000%	7.5000%	12.1500%
22	15.0000%	7.5000%	11.5500%
23	15.0000%	7.5000%	10.9500%
24	15.0000%	7.5000%	10.5000%
25	15.0000%	7.5000%	9.9000%
26	15.0000%	7.5000%	9.4500%
27	15.0000%	7.5000%	9.0000%
28	15.0000%	7.5000%	8.5500%
29	15.0000%	7.5000%	8.1750%
30	15.0000%	7.5000%	7.8000%
31	15.0000%	7.5000%	7.4250%
32	15.0000%	7.5000%	7.0500%
33	15.0000%	7.5000%	6.7500%
34	15.0000%	7.5000%	6.4500%
35	15.0000%	7.5000%	6.0750%
36	15.0000%	7.5000%	5.7000%
37	15.0000%	7.5000%	5.4000%
38	15.0000%	7.5000%	5.1750%
39	15.0000%	7.5000%	4.9500%
40	15.0000%	7.5000%	4.7250%
41	15.0000%	7.5000%	4.5000%
42	15.0000%	7.5000%	4.3500%
43	15.0000%	7.5000%	4.2000%
44	15.0000%	7.5000%	4.0500%

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Withdrawal Rates—Unimin Salaried

Age	Years of Service		
	0	1	2+
45	15.0000%	7.5000%	3.9000%
46	15.0000%	7.5000%	3.7500%
47	15.0000%	7.5000%	3.6000%
48	15.0000%	7.5000%	3.3750%
49	15.0000%	7.5000%	3.1500%
50	15.0000%	7.5000%	2.9250%
51	15.0000%	7.5000%	2.7000%
52	15.0000%	7.5000%	2.3250%
53	15.0000%	7.5000%	2.1000%
54	15.0000%	7.5000%	1.8750%
55	15.0000%	7.5000%	1.6500%
56	15.0000%	7.5000%	1.4250%
57	15.0000%	7.5000%	1.2000%
58	15.0000%	7.5000%	0.9750%
59	15.0000%	7.5000%	0.7500%
60+	0.0000%	0.0000%	0.0000%

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Table 10

Disability Rates—Unimin

Age	Male	Female	Age	Male	Female
15	0.000%	0.000%	45	0.304%	0.160%
16	0.000%	0.000%	46	0.342%	0.180%
17	0.000%	0.000%	47	0.380%	0.200%
18	0.000%	0.000%	48	0.424%	0.220%
19	0.000%	0.000%	49	0.468%	0.240%
20	0.025%	0.075%	50	0.512%	0.260%
21	0.025%	0.075%	51	0.556%	0.280%
22	0.025%	0.075%	52	0.600%	0.400%
23	0.025%	0.075%	53	0.660%	0.460%
24	0.025%	0.075%	54	0.720%	0.520%
25	0.025%	0.075%	55	0.780%	0.580%
26	0.032%	0.075%	56	0.840%	0.640%
27	0.039%	0.075%	57	0.900%	0.700%
28	0.044%	0.076%	58	1.020%	0.800%
29	0.048%	0.077%	59	1.140%	0.900%
30	0.052%	0.078%	60	1.260%	1.000%
31	0.056%	0.079%	61	1.380%	1.100%
32	0.060%	0.080%	62+	0.000%	0.000%
33	0.068%	0.082%			
34	0.076%	0.084%			
35	0.084%	0.086%			
36	0.092%	0.088%			
37	0.100%	0.090%			
38	0.118%	0.092%			
39	0.136%	0.094%			
40	0.154%	0.096%			
41	0.172%	0.098%			
42	0.190%	0.100%			
43	0.228%	0.120%			
44	0.266%	0.140%			

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Table 11

Disability Rates—Wedron and Technisand

Age	Rate	Age	Rate
15	0.00%	45	0.23%
16	0.00%	46	0.26%
17	0.00%	47	0.30%
18	0.00%	48	0.35%
19	0.00%	49	0.42%
20	0.06%	50	0.52%
21	0.06%	51	0.63%
22	0.06%	52	0.74%
23	0.06%	53	0.85%
24	0.06%	54	0.96%
25	0.06%	55	1.07%
26	0.06%	56	1.19%
27	0.06%	57	1.31%
28	0.06%	58	1.43%
29	0.06%	59	1.70%
30	0.06%	60	2.48%
31	0.06%	61	2.92%
32	0.06%	62	3.45%
33	0.07%	63	3.40%
34	0.07%	64	3.00%
35	0.08%	65+	3.00%
36	0.08%		
37	0.09%		
38	0.10%		
39	0.11%		
40	0.12%		
41	0.14%		
42	0.16%		
43	0.18%		
44	0.20%		

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Schedule SB, Part V—Summary of Plan Provisions

Group B—Utica Hourly

Effective Date	January 1, 1971. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																								
Eligibility for Participation	<p>An employee located at Utica, Illinois who is represented by local No. 422, United Glass & Ceramic Workers of America shall become a participant in this plan on the first of the month coincident with or following date of hire.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers and closed to new entrants effective August 19, 2017.</p>																								
Normal Retirement Eligibility	Age 65 and five years of vesting service.																								
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$32.00</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$32.50</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$33.50</td></tr><tr><td>1/1/2011 – 12/31/2011</td><td>\$34.50</td></tr><tr><td>1/1/2012 – 12/31/2012</td><td>\$35.50</td></tr><tr><td>1/1/2013 – 12/31/2013</td><td>\$36.00</td></tr><tr><td>1/1/2014 – 12/31/2014</td><td>\$36.50</td></tr><tr><td>1/1/2015 – 12/31/2015</td><td>\$37.50</td></tr><tr><td>1/1/2016 – 12/31/2016</td><td>\$38.50</td></tr><tr><td>1/1/2017 – 12/31/2017</td><td>\$39.50</td></tr><tr><td>1/1/2018 and after</td><td>\$40.50</td></tr></table>	Termination Date	Rate	1/1/2008 – 12/31/2008	\$32.00	1/1/2009 – 12/31/2009	\$32.50	1/1/2010 – 12/31/2010	\$33.50	1/1/2011 – 12/31/2011	\$34.50	1/1/2012 – 12/31/2012	\$35.50	1/1/2013 – 12/31/2013	\$36.00	1/1/2014 – 12/31/2014	\$36.50	1/1/2015 – 12/31/2015	\$37.50	1/1/2016 – 12/31/2016	\$38.50	1/1/2017 – 12/31/2017	\$39.50	1/1/2018 and after	\$40.50
Termination Date	Rate																								
1/1/2008 – 12/31/2008	\$32.00																								
1/1/2009 – 12/31/2009	\$32.50																								
1/1/2010 – 12/31/2010	\$33.50																								
1/1/2011 – 12/31/2011	\$34.50																								
1/1/2012 – 12/31/2012	\$35.50																								
1/1/2013 – 12/31/2013	\$36.00																								
1/1/2014 – 12/31/2014	\$36.50																								
1/1/2015 – 12/31/2015	\$37.50																								
1/1/2016 – 12/31/2016	\$38.50																								
1/1/2017 – 12/31/2017	\$39.50																								
1/1/2018 and after	\$40.50																								
Early Retirement Eligibility	Age 55 and 10 years of vesting service.																								
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.6% for each month early retirement precedes normal retirement.																								

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit payable without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group C—Unimin Salaried Employees

Effective Date	January 1, 1984. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.
Eligibility for Participation	<p>A salaried, non-union employee enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to salaried employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>
Normal Retirement Eligibility	Age 65 and five years of vesting service.
Benefit	<p>A monthly amount equal to the sum of (1) plus (2) plus (3) subject to (4):</p> <ol style="list-style-type: none">(1) 1% of final average compensation up to covered compensation plus 1.50% of final average compensation in excess of covered compensation multiplied by years of benefit service (up to 10 years)(2) 1.25% of final average compensation up to covered compensation plus 1.75% of final average compensation in excess of covered compensation multiplied by years of benefit service (from years 10 to 35)(3) Any prior plan benefits(4) A minimum benefit of \$10 multiplied by benefit service <p>No credited service earned on or after January 1, 2019 shall be included and salary is frozen as of December 31, 2018.</p>
Early Retirement Eligibility	Age 60 and 10 years of vesting service.
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 5% for each year early retirement precedes age 62.

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse or non-spouse beneficiary, equal to the full value of the accrued benefit, payable immediately without reduction.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Final Average Compensation

Average of the highest five consecutive calendar years' compensation out of the last 10 calendar years prior to termination. Compensation is frozen as of December 31, 2018.

Compensation

Annual wage of salary excluding bonuses, overtime and commissions.

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Group D—Gore Hourly

Effective Date	January 1, 1977. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																						
Eligibility for Participation	<p>An employee located at Gore, Virginia enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																						
Normal Retirement Eligibility	Age 65 and five years of vesting service.																						
Benefit	<p>A monthly amount equal to years of benefit service prior to January 1, 1980 multiplied by \$4, plus years of benefit service after January 1, 1980 multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2000 – 12/31/2000</td><td>\$22.00</td></tr><tr><td>1/1/2001 – 12/31/2002</td><td>\$23.00</td></tr><tr><td>1/1/2003 – 12/31/2004</td><td>\$24.00</td></tr><tr><td>1/1/2005 – 12/31/2006</td><td>\$25.00</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$26.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$26.50</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$27.50</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$28.50</td></tr><tr><td>1/1/2011 – 12/31/2011</td><td>\$29.00</td></tr><tr><td>1/1/2012 and after</td><td>\$29.50</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2000 – 12/31/2000	\$22.00	1/1/2001 – 12/31/2002	\$23.00	1/1/2003 – 12/31/2004	\$24.00	1/1/2005 – 12/31/2006	\$25.00	1/1/2007 – 12/31/2007	\$26.00	1/1/2008 – 12/31/2008	\$26.50	1/1/2009 – 12/31/2009	\$27.50	1/1/2010 – 12/31/2010	\$28.50	1/1/2011 – 12/31/2011	\$29.00	1/1/2012 and after	\$29.50
Termination Date	Rate																						
1/1/2000 – 12/31/2000	\$22.00																						
1/1/2001 – 12/31/2002	\$23.00																						
1/1/2003 – 12/31/2004	\$24.00																						
1/1/2005 – 12/31/2006	\$25.00																						
1/1/2007 – 12/31/2007	\$26.00																						
1/1/2008 – 12/31/2008	\$26.50																						
1/1/2009 – 12/31/2009	\$27.50																						
1/1/2010 – 12/31/2010	\$28.50																						
1/1/2011 – 12/31/2011	\$29.00																						
1/1/2012 and after	\$29.50																						
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																						
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																						

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group E—Dividing Creek Hourly

Effective Date	January 1, 1981. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																										
Eligibility for Participation	<p>An employee located at Dividing Creek, New Jersey enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																										
Normal Retirement Eligibility	Age 65 and five years of vesting service.																										
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$26.00</td></tr><tr><td>1/1/2005 – 12/31/2005</td><td>\$27.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$29.00</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$30.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$31.00</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$32.00</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$33.00</td></tr><tr><td>1/1/2011 – 12/31/2011</td><td>\$33.50</td></tr><tr><td>1/1/2012 – 12/31/2012</td><td>\$34.00</td></tr><tr><td>1/1/2013 – 12/31/2015</td><td>\$34.50</td></tr><tr><td>1/1/2016 – 12/31/2017</td><td>\$35.00</td></tr><tr><td>1/1/2018 and after</td><td>\$35.50</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2004 – 12/31/2004	\$26.00	1/1/2005 – 12/31/2005	\$27.00	1/1/2006 – 12/31/2006	\$29.00	1/1/2007 – 12/31/2007	\$30.00	1/1/2008 – 12/31/2008	\$31.00	1/1/2009 – 12/31/2009	\$32.00	1/1/2010 – 12/31/2010	\$33.00	1/1/2011 – 12/31/2011	\$33.50	1/1/2012 – 12/31/2012	\$34.00	1/1/2013 – 12/31/2015	\$34.50	1/1/2016 – 12/31/2017	\$35.00	1/1/2018 and after	\$35.50
Termination Date	Rate																										
1/1/2004 – 12/31/2004	\$26.00																										
1/1/2005 – 12/31/2005	\$27.00																										
1/1/2006 – 12/31/2006	\$29.00																										
1/1/2007 – 12/31/2007	\$30.00																										
1/1/2008 – 12/31/2008	\$31.00																										
1/1/2009 – 12/31/2009	\$32.00																										
1/1/2010 – 12/31/2010	\$33.00																										
1/1/2011 – 12/31/2011	\$33.50																										
1/1/2012 – 12/31/2012	\$34.00																										
1/1/2013 – 12/31/2015	\$34.50																										
1/1/2016 – 12/31/2017	\$35.00																										
1/1/2018 and after	\$35.50																										
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																										
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																										

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability
Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group F—Marston Hourly

Effective Date	January 1, 1983. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.
Eligibility for Participation	<p>An employee located at Marston, North Carolina enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>
Normal Retirement Eligibility	Age 65 and five years of vesting service.
Benefit	A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2004 – 12/31/2004	\$24.50
1/1/2005 – 12/31/2005	\$26.00
1/1/2006 – 12/31/2006	\$27.00
1/1/2007 – 12/31/2007	\$28.00
1/1/2008 – 12/31/2008	\$30.00
1/1/2009 – 12/31/2009	\$32.00
1/1/2010 – 12/31/2010	\$32.50
1/1/2011 – 12/31/2012	\$33.00
1/1/2013 – 12/31/2013	\$33.50
1/1/2014 – 12/31/2014	\$34.00
1/1/2015 – 12/31/2015	\$34.50
1/1/2016 – 12/31/2016	\$35.00
1/1/2017 and after	\$35.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement Eligibility	Age 60 and 10 years of vesting service.
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability
Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group G—Byron Hourly

Effective Date	January 1, 1988. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																
Eligibility for Participation	<p>An employee located at Byron, California enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers.</p>																
Normal Retirement Eligibility	Age 65 and five years of vesting service.																
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/1998 – 12/31/2002</td><td>\$21.50</td></tr><tr><td>1/1/2003 – 12/31/2004</td><td>\$24.00</td></tr><tr><td>1/1/2005 – 12/31/2007</td><td>\$29.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$31.00</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$33.00</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$35.00</td></tr><tr><td>1/1/2011 and after</td><td>\$36.00</td></tr></table>	Termination Date	Rate	1/1/1998 – 12/31/2002	\$21.50	1/1/2003 – 12/31/2004	\$24.00	1/1/2005 – 12/31/2007	\$29.00	1/1/2008 – 12/31/2008	\$31.00	1/1/2009 – 12/31/2009	\$33.00	1/1/2010 – 12/31/2010	\$35.00	1/1/2011 and after	\$36.00
Termination Date	Rate																
1/1/1998 – 12/31/2002	\$21.50																
1/1/2003 – 12/31/2004	\$24.00																
1/1/2005 – 12/31/2007	\$29.00																
1/1/2008 – 12/31/2008	\$31.00																
1/1/2009 – 12/31/2009	\$33.00																
1/1/2010 – 12/31/2010	\$35.00																
1/1/2011 and after	\$36.00																
Early Retirement Eligibility	Age 55 and 10 years of vesting service.																
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																
Late Retirement Eligibility	Retirement after normal retirement age.																
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

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Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group H—Industrial Sands Plants Hourly

Effective Date September 23, 1983. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An employee located at Portage, Wisconsin, Festus/Pevely, Missouri, Oregon, Illinois, Michigan City, Indiana or Bridgeman, Michigan enters the plan on the January 1 or July 1 on or after date of hire.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen for participants at Festus/Pevely, Missouri, Michigan City, Indiana and Bridgeman, Michigan effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

Portage, Wisconsin

A monthly amount equal to years of benefit service (maximum of 37) multiplied by the rate from the following table:

Termination Date	Rate
8/1/1997 – 7/31/1998	\$22.00
8/1/1998 – 7/31/1999	\$23.00
8/1/1999 – 7/31/2000	\$24.00
8/1/2000 and after	\$25.00

No credited service earned on or after January 1, 2003 shall be included.

Festus/Pevely, Missouri

A monthly amount equal to years of benefit service (maximum of 37) multiplied by the rate from the following table:

Termination Date	Rate
1/1/2011 – 12/31/2012	\$32.50
1/1/2013 – 12/31/2014	\$33.00
1/1/2015 – 12/31/2016	\$33.50
1/1/2017 and after	\$34.00

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No credited service earned on or after January 1, 2019 shall be included.

Oregon, Illinois

A monthly amount equal to years of benefit service (maximum of 37) multiplied by the rate from the following table:

Termination Date	Rate
1/1/1998 – 12/31/1998	\$21.50
1/1/1999 – 12/31/1999	\$22.50
1/1/2000 – 12/31/2000	\$23.50
1/1/2001 and after	\$24.50

No credited service earned on or after January 1, 2012 shall be included.

Michigan City, Indiana

A monthly amount equal to years of benefit service (maximum of 37) multiplied by the rate from the following table:

Termination Date	Rate
1/1/1988 and after	\$12.50

No credited service earned on or after January 1, 2019 shall be included.

Bridgeman, Michigan

A monthly amount equal to years of benefit service (maximum of 37) multiplied by the rate from the following table:

Termination Date	Rate
1/1/1988 and after	\$12.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability
Eligibility

Fifteen years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire up to a maximum of 37 years. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2001 for Oregon, December 31, 2002 for Portage, and December 31, 2018 for Festus/Pevely, Michigan City and Bridgeman.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group I—Lugoff Hourly

Effective Date January 1, 1984. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An employee located at Lugoff, South Carolina enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2000	\$19.50
1/1/2001 – 12/31/2001	\$21.50
1/1/2002 – 12/31/2002	\$23.50
1/1/2003 – 12/31/2003	\$24.50
1/1/2004 – 12/31/2004	\$25.50
1/1/2005 – 12/31/2005	\$26.50
1/1/2006 – 12/31/2006	\$27.00
1/1/2007 – 12/31/2007	\$28.00
1/1/2008 – 12/31/2008	\$28.50
1/1/2009 – 12/31/2009	\$29.50
1/1/2010 – 12/31/2010	\$30.50
1/1/2011 – 12/31/2011	\$31.00
1/1/2012 – 12/31/2013	\$31.50
1/1/2014 – 12/31/2015	\$32.00
1/1/2016 and after	\$32.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire
or January 1, 1984. No credit is given for plan years in
which less than 1,000 hours of service is completed, with
the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee
works 1,000 or more hours in one plan year.

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Group J—Emmett Hourly

Effective Date January 1, 1984. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An employee located at Emmett, Idaho enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective June 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2001 – 12/31/2002	\$17.50
1/1/2003 – 12/31/2004	\$20.00
1/1/2005 – 12/31/2006	\$22.00
1/1/2007 – 12/31/2008	\$24.00
1/1/2009 – 12/31/2009	\$26.00
1/1/2010 – 12/31/2010	\$28.00
1/1/2011 – 12/31/2011	\$29.50
1/1/2012 – 12/31/2012	\$30.00
1/1/2013 – 12/31/2014	\$32.00
1/1/2015 – 12/31/2015	\$33.00
1/1/2016 – 12/31/2016	\$34.00
1/1/2017 – 12/31/2017	\$35.00
1/1/2018 – 12/31/2018	\$36.00
1/1/2019 and after	\$36.50

No credited service earned on or after June 1, 2019 shall be included.

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

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Late Retirement Eligibility	Retirement after normal retirement age.
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.
Vested Termination Eligibility	Five years of vesting service.
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.
Disability Eligibility	Ten years of vesting service.
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.
Surviving Spouse Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity Without Spouse	Ten year certain and life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

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Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire or January 1, 1984. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group K—Troy Grove Hourly

Effective Date	January 1, 1984. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																						
Eligibility for Participation	<p>An employee located at Troy Grove, Illinois enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers and is closed to new entrants effective November 1, 2017.</p>																						
Normal Retirement																							
Eligibility	Age 65 and five years of vesting service.																						
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2008 – 12/31/2009</td><td>\$26.00</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$26.50</td></tr><tr><td>1/1/2011 – 12/31/2011</td><td>\$28.00</td></tr><tr><td>1/1/2012 – 12/31/2012</td><td>\$29.50</td></tr><tr><td>1/1/2013 – 12/31/2013</td><td>\$31.00</td></tr><tr><td>1/1/2014 – 12/31/2014</td><td>\$32.50</td></tr><tr><td>1/1/2015 – 12/31/2015</td><td>\$33.50</td></tr><tr><td>1/1/2016 – 12/31/2016</td><td>\$34.00</td></tr><tr><td>1/1/2017 – 12/31/2017</td><td>\$34.50</td></tr><tr><td>1/1/2018 and after</td><td>\$35.00</td></tr></table>	Termination Date	Rate	1/1/2008 – 12/31/2009	\$26.00	1/1/2010 – 12/31/2010	\$26.50	1/1/2011 – 12/31/2011	\$28.00	1/1/2012 – 12/31/2012	\$29.50	1/1/2013 – 12/31/2013	\$31.00	1/1/2014 – 12/31/2014	\$32.50	1/1/2015 – 12/31/2015	\$33.50	1/1/2016 – 12/31/2016	\$34.00	1/1/2017 – 12/31/2017	\$34.50	1/1/2018 and after	\$35.00
Termination Date	Rate																						
1/1/2008 – 12/31/2009	\$26.00																						
1/1/2010 – 12/31/2010	\$26.50																						
1/1/2011 – 12/31/2011	\$28.00																						
1/1/2012 – 12/31/2012	\$29.50																						
1/1/2013 – 12/31/2013	\$31.00																						
1/1/2014 – 12/31/2014	\$32.50																						
1/1/2015 – 12/31/2015	\$33.50																						
1/1/2016 – 12/31/2016	\$34.00																						
1/1/2017 – 12/31/2017	\$34.50																						
1/1/2018 and after	\$35.00																						
Early Retirement																							
Eligibility	Age 55 and 10 years of vesting service.																						
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																						
Late Retirement																							
Eligibility	Retirement after normal retirement age.																						
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																						

Schedule SB Attachment (Form 5500)—2020 Plan Year
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Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Four years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire or January 1, 1984. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

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Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group L—Cleburne Hourly

Effective Date	January 1, 1984. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																
Eligibility for Participation	<p>An employee located at Cleburne, Texas enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers and is closed to new entrants effective September 1, 2017.</p>																
Normal Retirement																	
Eligibility	Age 65 and five years of vesting service.																
Benefit	<p>A monthly amount equal to years of benefit service (maximum of 35) multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2009 – 12/31/2012</td><td>\$33.00</td></tr><tr><td>1/1/2013 – 12/31/2013</td><td>\$34.00</td></tr><tr><td>1/1/2014 – 12/31/2014</td><td>\$35.00</td></tr><tr><td>1/1/2015 – 12/31/2015</td><td>\$36.00</td></tr><tr><td>1/1/2016 – 12/31/2016</td><td>\$37.00</td></tr><tr><td>1/1/2017 – 12/31/2017</td><td>\$38.00</td></tr><tr><td>1/1/2018 and after</td><td>\$39.00</td></tr></table>	Termination Date	Rate	1/1/2009 – 12/31/2012	\$33.00	1/1/2013 – 12/31/2013	\$34.00	1/1/2014 – 12/31/2014	\$35.00	1/1/2015 – 12/31/2015	\$36.00	1/1/2016 – 12/31/2016	\$37.00	1/1/2017 – 12/31/2017	\$38.00	1/1/2018 and after	\$39.00
Termination Date	Rate																
1/1/2009 – 12/31/2012	\$33.00																
1/1/2013 – 12/31/2013	\$34.00																
1/1/2014 – 12/31/2014	\$35.00																
1/1/2015 – 12/31/2015	\$36.00																
1/1/2016 – 12/31/2016	\$37.00																
1/1/2017 – 12/31/2017	\$38.00																
1/1/2018 and after	\$39.00																
Early Retirement																	
Eligibility	Age 55 and 10 years of vesting service.																
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																
Late Retirement																	
Eligibility	Retirement after normal retirement age.																
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Four years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire up to a maximum of 35 years. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

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Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group M—Kasota Hourly

Effective Date	January 1, 1985. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.								
Eligibility for Participation	<p>An employee located at Kasota, Minnesota enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers.</p>								
Normal Retirement Eligibility	Age 65 and five years of vesting service.								
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>4/1/1994 – 3/31/1995</td><td>\$15.00</td></tr><tr><td>4/1/1995 – 12/31/1998</td><td>\$16.00</td></tr><tr><td>1/1/1999 and after</td><td>\$19.00</td></tr></table> <p>No credited service earned on or after June 1, 2000 shall be included.</p>	Termination Date	Rate	4/1/1994 – 3/31/1995	\$15.00	4/1/1995 – 12/31/1998	\$16.00	1/1/1999 and after	\$19.00
Termination Date	Rate								
4/1/1994 – 3/31/1995	\$15.00								
4/1/1995 – 12/31/1998	\$16.00								
1/1/1999 and after	\$19.00								
Early Retirement Eligibility	Age 62 and 10 years of vesting service.								
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.								
Late Retirement Eligibility	Retirement after normal retirement age.								
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.								
Vested Termination Eligibility	Five years of vesting service.								
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.								

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Disability	
Eligibility	No service requirement.
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions	
Benefit Service	All service from date of hire. No benefit service may be earned after May 31, 2000.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group O—Spruce Pine Quartz Hourly

Effective Date April 1, 1982. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation A Quartz employee represented by local #436, United Textile Workers of America located at Spruce Pines, North Carolina enters the plan on his date of hire.

Effective April 9, 2010, the plan is closed to new entrants and to rehires and transfers effective April 15, 2017.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2007 – 12/31/2007	\$30.50
1/1/2008 – 12/31/2008	\$31.50
1/1/2009 – 12/31/2010	\$32.00
1/1/2011 – 12/31/2011	\$32.50
1/1/2012 – 12/31/2012	\$33.00
1/1/2013 – 12/31/2013	\$34.00
1/1/2014 – 12/31/2014	\$34.50
1/1/2015 and after	\$35.00

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of benefit service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

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Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group P—Roff Hourly

Effective Date	January 1, 1987. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																														
Eligibility for Participation	<p>An employee located at Roff, Oklahoma enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																														
Normal Retirement Eligibility	Age 65 and five years of vesting service.																														
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2000 – 12/31/2000</td><td>\$17.00</td></tr><tr><td>1/1/2001 – 12/31/2001</td><td>\$17.50</td></tr><tr><td>1/1/2002 – 12/31/2002</td><td>\$18.00</td></tr><tr><td>1/1/2003 – 12/31/2003</td><td>\$18.50</td></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$19.00</td></tr><tr><td>1/1/2005 – 12/31/2005</td><td>\$20.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$21.00</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$22.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$23.50</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$24.50</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$26.50</td></tr><tr><td>1/1/2011 – 12/31/2013</td><td>\$27.00</td></tr><tr><td>1/1/2014 – 12/31/2015</td><td>\$27.50</td></tr><tr><td>1/1/2016 and after</td><td>\$28.00</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2000 – 12/31/2000	\$17.00	1/1/2001 – 12/31/2001	\$17.50	1/1/2002 – 12/31/2002	\$18.00	1/1/2003 – 12/31/2003	\$18.50	1/1/2004 – 12/31/2004	\$19.00	1/1/2005 – 12/31/2005	\$20.00	1/1/2006 – 12/31/2006	\$21.00	1/1/2007 – 12/31/2007	\$22.00	1/1/2008 – 12/31/2008	\$23.50	1/1/2009 – 12/31/2009	\$24.50	1/1/2010 – 12/31/2010	\$26.50	1/1/2011 – 12/31/2013	\$27.00	1/1/2014 – 12/31/2015	\$27.50	1/1/2016 and after	\$28.00
Termination Date	Rate																														
1/1/2000 – 12/31/2000	\$17.00																														
1/1/2001 – 12/31/2001	\$17.50																														
1/1/2002 – 12/31/2002	\$18.00																														
1/1/2003 – 12/31/2003	\$18.50																														
1/1/2004 – 12/31/2004	\$19.00																														
1/1/2005 – 12/31/2005	\$20.00																														
1/1/2006 – 12/31/2006	\$21.00																														
1/1/2007 – 12/31/2007	\$22.00																														
1/1/2008 – 12/31/2008	\$23.50																														
1/1/2009 – 12/31/2009	\$24.50																														
1/1/2010 – 12/31/2010	\$26.50																														
1/1/2011 – 12/31/2013	\$27.00																														
1/1/2014 – 12/31/2015	\$27.50																														
1/1/2016 and after	\$28.00																														
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																														
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																														

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire or January 1, 1987. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Schedule SB Attachment (Form 5500)—2020 Plan Year
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EIN: 13-2656671 PN: 003

Group Q—Guion Hourly

Effective Date	January 1, 1989. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																												
Eligibility for Participation	<p>An employee located at Guion, Arkansas enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																												
Normal Retirement Eligibility	Age 65 and five years of vesting service.																												
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2000 – 12/31/2000</td><td>\$15.50</td></tr><tr><td>1/1/2001 – 12/31/2001</td><td>\$16.00</td></tr><tr><td>1/1/2002 – 12/31/2002</td><td>\$16.50</td></tr><tr><td>1/1/2003 – 12/31/2003</td><td>\$17.00</td></tr><tr><td>1/1/2004 – 12/31/2005</td><td>\$18.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$19.00</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$20.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$21.00</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$22.50</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$23.00</td></tr><tr><td>1/1/2011 – 12/31/2014</td><td>\$23.50</td></tr><tr><td>1/1/2015 – 12/31/2016</td><td>\$24.00</td></tr><tr><td>1/1/2017 and after</td><td>\$24.50</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2000 – 12/31/2000	\$15.50	1/1/2001 – 12/31/2001	\$16.00	1/1/2002 – 12/31/2002	\$16.50	1/1/2003 – 12/31/2003	\$17.00	1/1/2004 – 12/31/2005	\$18.00	1/1/2006 – 12/31/2006	\$19.00	1/1/2007 – 12/31/2007	\$20.00	1/1/2008 – 12/31/2008	\$21.00	1/1/2009 – 12/31/2009	\$22.50	1/1/2010 – 12/31/2010	\$23.00	1/1/2011 – 12/31/2014	\$23.50	1/1/2015 – 12/31/2016	\$24.00	1/1/2017 and after	\$24.50
Termination Date	Rate																												
1/1/2000 – 12/31/2000	\$15.50																												
1/1/2001 – 12/31/2001	\$16.00																												
1/1/2002 – 12/31/2002	\$16.50																												
1/1/2003 – 12/31/2003	\$17.00																												
1/1/2004 – 12/31/2005	\$18.00																												
1/1/2006 – 12/31/2006	\$19.00																												
1/1/2007 – 12/31/2007	\$20.00																												
1/1/2008 – 12/31/2008	\$21.00																												
1/1/2009 – 12/31/2009	\$22.50																												
1/1/2010 – 12/31/2010	\$23.00																												
1/1/2011 – 12/31/2014	\$23.50																												
1/1/2015 – 12/31/2016	\$24.00																												
1/1/2017 and after	\$24.50																												
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																												
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																												

Schedule SB Attachment (Form 5500)—2020 Plan Year
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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire or January 1, 1989. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group R—Mill Creek Hourly

Effective Date	March 1, 1990. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																										
Eligibility for Participation	<p>An employee located at Mill Creek, Oklahoma enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																										
Normal Retirement Eligibility	Age 65 and five years of vesting service.																										
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2000 – 12/31/2000</td><td>\$17.50</td></tr><tr><td>1/1/2001 – 12/31/2001</td><td>\$18.00</td></tr><tr><td>1/1/2002 – 12/31/2002</td><td>\$18.50</td></tr><tr><td>1/1/2003 – 12/31/2003</td><td>\$19.00</td></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$19.50</td></tr><tr><td>1/1/2005 – 12/31/2005</td><td>\$20.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$20.50</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$21.50</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$22.50</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$23.50</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$24.50</td></tr><tr><td>1/1/2011 and after</td><td>\$25.00</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2000 – 12/31/2000	\$17.50	1/1/2001 – 12/31/2001	\$18.00	1/1/2002 – 12/31/2002	\$18.50	1/1/2003 – 12/31/2003	\$19.00	1/1/2004 – 12/31/2004	\$19.50	1/1/2005 – 12/31/2005	\$20.00	1/1/2006 – 12/31/2006	\$20.50	1/1/2007 – 12/31/2007	\$21.50	1/1/2008 – 12/31/2008	\$22.50	1/1/2009 – 12/31/2009	\$23.50	1/1/2010 – 12/31/2010	\$24.50	1/1/2011 and after	\$25.00
Termination Date	Rate																										
1/1/2000 – 12/31/2000	\$17.50																										
1/1/2001 – 12/31/2001	\$18.00																										
1/1/2002 – 12/31/2002	\$18.50																										
1/1/2003 – 12/31/2003	\$19.00																										
1/1/2004 – 12/31/2004	\$19.50																										
1/1/2005 – 12/31/2005	\$20.00																										
1/1/2006 – 12/31/2006	\$20.50																										
1/1/2007 – 12/31/2007	\$21.50																										
1/1/2008 – 12/31/2008	\$22.50																										
1/1/2009 – 12/31/2009	\$23.50																										
1/1/2010 – 12/31/2010	\$24.50																										
1/1/2011 and after	\$25.00																										
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																										
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																										

Schedule SB Attachment (Form 5500)—2020 Plan Year
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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability
Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire
or March 1, 1990. No credit is given for plan years in
which less than 1,000 hours of service is completed, with
the exclusion of the years of hire and termination. No
benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee
works 1,000 or more hours in one plan year.

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Group S—Spruce Pine Crystal Hourly

Effective Date May 1, 1991. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An employee located at Spruce Pine, North Carolina enters the plan on the January 1 or July 1 after completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement

Eligibility Age 65 and five years of vesting service.

Benefit A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2001 – 12/31/2006	\$25.00
1/1/2007 – 12/31/2007	\$26.00
1/1/2008 – 12/31/2008	\$28.00
1/1/2009 – 12/31/2009	\$30.00
1/1/2010 – 12/31/2010	\$32.00
1/1/2011 – 12/31/2011	\$32.50
1/1/2012 – 12/31/2013	\$33.00
1/1/2014 – 12/31/2015	\$33.50
1/1/2016 and after	\$34.00

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement

Eligibility Age 62 and 10 years of vesting service.

Benefit A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement

Eligibility Retirement after normal retirement age.

Benefit The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

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In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Fifteen years of benefit service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

Completed months of service from the later of date of hire or May 1, 1991. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group T—Archbold Hourly

Effective Date	April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																		
Eligibility for Participation	<p>An employee located at Archbold, Ohio enters the plan on his date of hire.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p>																		
Normal Retirement Eligibility	Age 65 and five years of vesting service.																		
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2000 – 12/31/2000</td><td>\$22.00</td></tr><tr><td>1/1/2001 – 12/31/2001</td><td>\$23.00</td></tr><tr><td>1/1/2002 – 12/31/2002</td><td>\$23.50</td></tr><tr><td>1/1/2003 – 12/31/2003</td><td>\$24.00</td></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$25.00</td></tr><tr><td>1/1/2005 – 12/31/2005</td><td>\$26.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$27.00</td></tr><tr><td>1/1/2007 and after</td><td>\$28.00</td></tr></table>	Termination Date	Rate	1/1/2000 – 12/31/2000	\$22.00	1/1/2001 – 12/31/2001	\$23.00	1/1/2002 – 12/31/2002	\$23.50	1/1/2003 – 12/31/2003	\$24.00	1/1/2004 – 12/31/2004	\$25.00	1/1/2005 – 12/31/2005	\$26.00	1/1/2006 – 12/31/2006	\$27.00	1/1/2007 and after	\$28.00
Termination Date	Rate																		
1/1/2000 – 12/31/2000	\$22.00																		
1/1/2001 – 12/31/2001	\$23.00																		
1/1/2002 – 12/31/2002	\$23.50																		
1/1/2003 – 12/31/2003	\$24.00																		
1/1/2004 – 12/31/2004	\$25.00																		
1/1/2005 – 12/31/2005	\$26.00																		
1/1/2006 – 12/31/2006	\$27.00																		
1/1/2007 and after	\$28.00																		
Early Retirement Eligibility	Age 55.																		
Benefit	A monthly benefit equal to the normal retirement benefit reduced actuarially using 6.00% interest and the 1976 PET (0–7) Mortality Table for each month early retirement precedes normal retirement.																		
Late Retirement Eligibility	Retirement after normal retirement age.																		
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																		

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In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group U—Wadsworth Hourly

Effective Date	April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.								
Eligibility for Participation	<p>An employee located at Wadsworth, Ohio enters the plan on his date of hire.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p>								
Normal Retirement Eligibility	Age 65 and five years of vesting service.								
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2003 – 12/31/2005</td><td>\$29.00</td></tr><tr><td>1/1/2006 – 8/31/2006</td><td>\$31.00</td></tr><tr><td>9/1/2006 and after</td><td>\$33.50</td></tr></table>	Termination Date	Rate	1/1/2003 – 12/31/2005	\$29.00	1/1/2006 – 8/31/2006	\$31.00	9/1/2006 and after	\$33.50
Termination Date	Rate								
1/1/2003 – 12/31/2005	\$29.00								
1/1/2006 – 8/31/2006	\$31.00								
9/1/2006 and after	\$33.50								
Early Retirement Eligibility	Age 55.								
Benefit	<p>A monthly benefit equal to the normal retirement benefit reduced actuarially using 6.00% interest and the 1976 PET (0-7) Mortality Table for each month early retirement precedes normal retirement.</p> <p>Participants that retire after age 62 with at least 30 years of service shall have their benefit reduced by 6% per year from age 65.</p>								
Late Retirement Eligibility	Retirement after normal retirement age.								
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.								
In-Service Benefit Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.								

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Benefit	Participant may elect to receive the normal retirement benefit while in active service.
Vested Termination Eligibility	Five years of vesting service.
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.
Disability Eligibility	Twenty-five years of vesting service.
Benefit	A monthly benefit payable immediately equal to the accrued benefit without reduction.
Surviving Spouse Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions Benefit Service	Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

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Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group V—Belvidere Hourly

Effective Date	April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.														
Eligibility for Participation	<p>An employee located at Belvidere, Illinois enters the plan on his date of hire.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p>														
Normal Retirement Eligibility	Age 65 and five years of vesting service.														
Benefit	<p>A monthly amount equal to years of benefit service prior to June 30, 1979 multiplied by \$8, plus years of benefit service after June 30, 1979 multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2002 – 12/31/2003</td><td>\$26.50</td></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$27.50</td></tr><tr><td>1/1/2005 – 12/31/2005</td><td>\$29.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$29.50</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$30.50</td></tr><tr><td>1/1/2008 and after</td><td>\$31.50</td></tr></table>	Termination Date	Rate	1/1/2002 – 12/31/2003	\$26.50	1/1/2004 – 12/31/2004	\$27.50	1/1/2005 – 12/31/2005	\$29.00	1/1/2006 – 12/31/2006	\$29.50	1/1/2007 – 12/31/2007	\$30.50	1/1/2008 and after	\$31.50
Termination Date	Rate														
1/1/2002 – 12/31/2003	\$26.50														
1/1/2004 – 12/31/2004	\$27.50														
1/1/2005 – 12/31/2005	\$29.00														
1/1/2006 – 12/31/2006	\$29.50														
1/1/2007 – 12/31/2007	\$30.50														
1/1/2008 and after	\$31.50														
Early Retirement Eligibility	Age 55														
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.														
Late Retirement Eligibility	Retirement after normal retirement age.														
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.														
In-Service Benefit Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.														

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Benefit	Participant may elect to receive the normal retirement benefit while in active service.
Vested Termination Eligibility	Five years of vesting service.
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.
Disability Eligibility	Fifteen years of vesting service.
Benefit	A monthly benefit payable immediately equal to the accrued benefit without reduction.
Surviving Spouse Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions Benefit Service	Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Schedule SB Attachment (Form 5500)—2020 Plan Year
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EIN: 13-2656671 PN: 003

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group W—Green Mountain Hourly

Effective Date	April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																		
Eligibility for Participation	<p>An employee located at Green Mountain, North Carolina enters the plan on his date of hire.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p>																		
Normal Retirement Eligibility	Age 65 and five years of vesting service.																		
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2000 – 12/31/2005</td><td>\$27.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$27.50</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$28.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$28.50</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$29.00</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$30.00</td></tr><tr><td>1/1/2011 – 12/31/2011</td><td>\$31.00</td></tr><tr><td>1/1/2012 and after</td><td>\$31.50</td></tr></table>	Termination Date	Rate	1/1/2000 – 12/31/2005	\$27.00	1/1/2006 – 12/31/2006	\$27.50	1/1/2007 – 12/31/2007	\$28.00	1/1/2008 – 12/31/2008	\$28.50	1/1/2009 – 12/31/2009	\$29.00	1/1/2010 – 12/31/2010	\$30.00	1/1/2011 – 12/31/2011	\$31.00	1/1/2012 and after	\$31.50
Termination Date	Rate																		
1/1/2000 – 12/31/2005	\$27.00																		
1/1/2006 – 12/31/2006	\$27.50																		
1/1/2007 – 12/31/2007	\$28.00																		
1/1/2008 – 12/31/2008	\$28.50																		
1/1/2009 – 12/31/2009	\$29.00																		
1/1/2010 – 12/31/2010	\$30.00																		
1/1/2011 – 12/31/2011	\$31.00																		
1/1/2012 and after	\$31.50																		
Early Retirement Eligibility	Age 55 and 110 years of vesting service																		
Benefit	A monthly benefit equal to the normal retirement benefit reduced actuarially using 6.00% interest and the 1976 PET (0-7) Mortality Table for each month early retirement precedes normal retirement.																		
Late Retirement Eligibility	Retirement after normal retirement age.																		
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																		

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group X—Hamilton Hourly

Effective Date	April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																		
Eligibility for Participation	<p>An employee located at Hamilton, Washington enters the plan on his date of hire.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p>																		
Normal Retirement Eligibility	Age 65 and five years of vesting service.																		
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$25.00</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$27.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$28.50</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$29.50</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$31.00</td></tr><tr><td>1/1/2011 – 12/31/2011</td><td>\$32.00</td></tr><tr><td>1/1/2012 – 12/31/2012</td><td>\$33.50</td></tr><tr><td>1/1/2013 and after</td><td>\$34.50</td></tr></table>	Termination Date	Rate	1/1/2006 – 12/31/2006	\$25.00	1/1/2007 – 12/31/2007	\$27.00	1/1/2008 – 12/31/2008	\$28.50	1/1/2009 – 12/31/2009	\$29.50	1/1/2010 – 12/31/2010	\$31.00	1/1/2011 – 12/31/2011	\$32.00	1/1/2012 – 12/31/2012	\$33.50	1/1/2013 and after	\$34.50
Termination Date	Rate																		
1/1/2006 – 12/31/2006	\$25.00																		
1/1/2007 – 12/31/2007	\$27.00																		
1/1/2008 – 12/31/2008	\$28.50																		
1/1/2009 – 12/31/2009	\$29.50																		
1/1/2010 – 12/31/2010	\$31.00																		
1/1/2011 – 12/31/2011	\$32.00																		
1/1/2012 – 12/31/2012	\$33.50																		
1/1/2013 and after	\$34.50																		
Early Retirement Eligibility	Age 55 and 10 years of vesting service.																		
Benefit	<p>A monthly benefit equal to the normal retirement benefit reduced actuarially using 6.00% interest and the 1976 PET (0-7) Mortality Table for each month early retirement precedes normal retirement.</p> <p>Participants who retire after age 62 with 30 or more years of service receive the normal retirement benefit without reduction for early commencement.</p>																		
Late Retirement Eligibility	Retirement after normal retirement age.																		
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																		

Schedule SB Attachment (Form 5500)—2020 Plan Year
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In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group Y—Non-Union Hourly

Effective Date April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An employee located at Caldwell, Idaho, Aurora, Indiana or Aberdeen, Mississippi enters the plan on his date of hire.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

Normal Retirement Eligibility Age 65 and five years of vesting service.

Benefit **Aurora, Indiana**
A monthly amount equal to years of benefit service earned on or after November 1, 1986 multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2000	\$17.50
1/1/2001 – 12/31/2001	\$18.00
1/1/2002 – 12/31/2003	\$18.50
1/1/2004 – 12/31/2007	\$19.00
1/1/2008 – 12/31/2008	\$20.00
1/1/2009 – 12/31/2009	\$21.00
1/1/2010 – 12/31/2010	\$22.00
1/1/2011 – 12/31/2011	\$22.50
1/1/2012 and after	\$23.00

Aberdeen, Mississippi
A monthly amount equal to years of benefit service earned on or after November 1, 1986 multiplied by the rate from the following table:

Termination Date	Rate
1/1/2001 – 12/31/2001	\$18.50
1/1/2002 – 12/31/2002	\$19.00
1/1/2003 – 12/31/2003	\$19.50
1/1/2004 – 12/31/2004	\$20.00
1/1/2005 – 12/31/2005	\$20.50
1/1/2006 and after	\$21.00

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Early Retirement

Eligibility

Age 55 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced actuarially using the interest rate prescribed by the PBGC to value annuities under terminating pension plans and the UP-84 (+1, -5) Mortality Table for each month early retirement precedes normal retirement.

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group AA—Red Hill Hourly

Effective Date	October 29, 1996. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																								
Eligibility for Participation	<p>An employee located at the Red Hill facility enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																								
Normal Retirement Eligibility	Age 65 and five years of vesting service.																								
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$28.00</td></tr><tr><td>1/1/2005 – 12/31/2005</td><td>\$30.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$31.00</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$32.50</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$33.50</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$35.50</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$36.00</td></tr><tr><td>1/1/2011 – 12/31/2012</td><td>\$37.00</td></tr><tr><td>1/1/2013 – 12/31/2014</td><td>\$37.50</td></tr><tr><td>1/1/2015 – 12/31/2015</td><td>\$38.00</td></tr><tr><td>1/1/2017 and after</td><td>\$38.50</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2004 – 12/31/2004	\$28.00	1/1/2005 – 12/31/2005	\$30.00	1/1/2006 – 12/31/2006	\$31.00	1/1/2007 – 12/31/2007	\$32.50	1/1/2008 – 12/31/2008	\$33.50	1/1/2009 – 12/31/2009	\$35.50	1/1/2010 – 12/31/2010	\$36.00	1/1/2011 – 12/31/2012	\$37.00	1/1/2013 – 12/31/2014	\$37.50	1/1/2015 – 12/31/2015	\$38.00	1/1/2017 and after	\$38.50
Termination Date	Rate																								
1/1/2004 – 12/31/2004	\$28.00																								
1/1/2005 – 12/31/2005	\$30.00																								
1/1/2006 – 12/31/2006	\$31.00																								
1/1/2007 – 12/31/2007	\$32.50																								
1/1/2008 – 12/31/2008	\$33.50																								
1/1/2009 – 12/31/2009	\$35.50																								
1/1/2010 – 12/31/2010	\$36.00																								
1/1/2011 – 12/31/2012	\$37.00																								
1/1/2013 – 12/31/2014	\$37.50																								
1/1/2015 – 12/31/2015	\$38.00																								
1/1/2017 and after	\$38.50																								
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																								
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																								

Schedule SB Attachment (Form 5500)—2020 Plan Year
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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Fifteen years of benefit service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group BB—Schoolhouse Quartz and Spruce Pine Hourly

Effective Date September 6, 1996. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An hourly employee enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement Eligibility Age 65 and five years of vesting service.

Benefit

Schoolhouse Quartz

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2001 – 12/31/2001	\$25.50
1/1/2002 – 12/31/2002	\$26.00
1/1/2003 – 12/31/2003	\$27.00
1/1/2004 – 12/31/2004	\$28.00
1/1/2005 – 12/31/2005	\$30.00
1/1/2006 – 12/31/2006	\$31.00
1/1/2007 – 12/31/2007	\$32.50
1/1/2008 – 12/31/2008	\$33.50
1/1/2009 – 12/31/2009	\$35.50
1/1/2010 – 12/31/2010	\$36.00
1/1/2011 – 12/31/2011	\$37.00
1/1/2012 – 12/31/2014	\$37.50
1/1/2015 – 12/31/2016	\$38.00
1/1/2017 and after	\$38.50

No credited service earned on or after January 1, 2019 shall be included.

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Spruce Pine

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2005 – 12/31/2005	\$28.00
1/1/2006 – 12/31/2006	\$30.00
1/1/2007 – 12/31/2007	\$31.00
1/1/2008 – 12/31/2008	\$32.50
1/1/2009 – 12/31/2009	\$34.00
1/1/2010 – 12/31/2010	\$35.50
1/1/2011 – 12/31/2011	\$36.00
1/1/2012 – 12/31/2012	\$37.00
1/1/2013 – 12/31/2015	\$37.50
1/1/2016 – 12/31/2017	\$38.00
1/1/2018 and after	\$38.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement

Eligibility

Age 62 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

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Disability	
Eligibility	Ten years of vesting service
Benefit	A monthly benefit payable immediately equal to the accrued benefit without reduction.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions	
Benefit Service	Completed months of service from the later of date of hire or September 6, 1996. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group CC—Voca Plant Hourly

Effective Date March 17, 1997. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An hourly employee located at Voca, Texas enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2005 – 12/31/2006	\$15.50
1/1/2007– 12/31/2007	\$16.50
1/1/2008 – 12/31/2008	\$17.50
1/1/2009 – 12/31/2010	\$19.00
1/1/2011 – 12/31/2012	\$21.00
1/1/2013 – 12/31/2014	\$21.50
1/1/2015 – 12/31/2016	\$22.00
1/1/2017 and after	\$22.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 62 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

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In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Definitions

Benefit Service

Completed months of service from the later of date of hire or March 17, 1997. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

All service from date of hire or March 17, 1997 if later. A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group EE—Tuscaloosa and Junction City Hourly

Effective Date April 1, 1971. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An hourly employee working at the Georgia Silica Division or Alabama Silica Division enters the plan on the January 1 or July 1 after completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

A monthly amount equal to years of benefit service earned after April 1, 1971 multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2000	\$18.50
1/1/2001 – 12/31/2001	\$19.00
1/1/2002 – 12/31/2002	\$19.50
1/1/2003 – 12/31/2003	\$20.00
1/1/2004 – 12/31/2004	\$20.50
1/1/2005 – 12/31/2005	\$21.50
1/1/2006 – 12/31/2006	\$22.50
1/1/2007 – 12/31/2007	\$23.50
1/1/2008 – 12/31/2008	\$24.50
1/1/2009 – 12/31/2009	\$25.50
1/1/2010 – 12/31/2010	\$27.00
1/1/2011 and after	\$27.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 55 and 20 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced actuarially using 6.00% interest and the 1951 GA mortality (male rates) projected to 1970 by scale C and set back one year, for each month early retirement precedes normal retirement.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Age 50 and 10 years of benefit service and eligible for Social Security disability benefits.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Ten year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
75% joint and survivor annuity
50% joint and survivor annuity
Level income annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Continuous service from date of hire. Employees who complete 1,000 hours of service shall earn a year of benefit service, with partial credit for a year of less than 1,000 hours. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group FF—Huntingburg, Troup and Van Horn Hourly

Effective Date September 1, 1999. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An hourly employee located at Huntingburg, Indiana; Troup, Texas; or Van Horn, Texas enters the plan on the January 1 or July 1 after completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees of Huntingburg and Troup and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

Huntingburg

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/1999 – 12/31/2005	\$21.00
1/1/2006– 12/31/2007	\$22.00
1/1/2008 – 12/31/2008	\$23.00
1/1/2009 – 12/31/2010	\$24.00
1/1/2011 – 12/31/2012	\$25.00
1/1/2013 – 12/31/2014	\$25.50
1/1/2015 – 12/31/2016	\$26.00
1/1/2017 and after	\$26.50

No credited service earned on or after January 1, 2019 shall be included.

Troup

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2006 – 12/31/2007	\$22.00
1/1/2008 – 12/31/2008	\$23.00
1/1/2009 – 12/31/2009	\$24.00
1/1/2010 – 12/31/2011	\$25.00
1/1/2012 – 12/31/2014	\$26.00
1/1/2015 – 12/31/2016	\$26.50
1/1/2017 and after	\$27.00

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No credited service earned on or after January 1, 2019 shall be included.

Van Horn

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/1999 – 12/31/2001	\$21.00
1/1/2002 and after	\$21.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 62 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Disability	
Eligibility	Fifteen years of vesting service.
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions	
Benefit Service	Completed months of service from the later of date of hire or September 1, 1999. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group GG—McIntyre Hourly

Effective Date	January 1, 1969. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.
Eligibility for Participation	<p>An employee located at McIntyre, Georgia enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2010, the plan is closed to new entrants and to rehires and transfers effective April 15, 2017.</p>
Normal Retirement	
Eligibility	Age 65 and five years of vesting service.
Benefit	A monthly amount equal to 1.2% of final average compensation plus 0.3% of final average compensation in excess of covered compensation, multiplied by years of benefit service, up to a maximum of 35 years.
Early Retirement	
Eligibility	Age 55 and 15 years of vesting service.
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.25% for each of the first 96 months early retirement precedes normal retirement and 0.4% for the next 24 months.
Late Retirement	
Eligibility	Retirement after normal retirement age.
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.
Vested Termination	
Eligibility	Five years of vesting service.
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Disability	
Eligibility	Five years of vesting service
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced actuarially for early commencement.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 5-year certain and life annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only if the present value of the accrued benefit is \$8,500 or less)
Actuarial Equivalence	UP-1984 Mortality Table and 6% interest rate.
Definitions	
Benefit Service	One year of benefit service is credited for each calendar year that an employee works at least 1,000 hours.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.
Final Average Compensation	Average of the highest five consecutive calendar years' compensation out of the last 10 calendar years prior to termination.

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Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group HH—Hephzibah Hourly

Effective Date	January 1, 1985. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																				
Eligibility for Participation	<p>An hourly employee located at Hephzibah, Georgia enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service. An employee with one year of service as of June 20, 2000 automatically enters the plan.</p> <p>Effective January 1, 2009, the plan is closed to new entrants and to rehires and transfers effective April 15, 2017.</p>																				
Normal Retirement Eligibility	Age 65 or five years of vesting service.																				
Benefit	<p>A monthly amount equal to years of benefit service earned prior to January 1, 1985 times \$1.00 plus years of benefit service earned after January 1, 1985, up to a maximum of 35, multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2003 – 12/31/2003</td><td>\$22.50</td></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$23.00</td></tr><tr><td>1/1/2005– 12/31/2005</td><td>\$24.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$24.50</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$25.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$26.00</td></tr><tr><td>1/1/2009 – 12/31/2014</td><td>\$27.00</td></tr><tr><td>1/1/2015 – 12/31/2016</td><td>\$27.50</td></tr><tr><td>1/1/2017 and after</td><td>\$28.00</td></tr></table>	Termination Date	Rate	1/1/2003 – 12/31/2003	\$22.50	1/1/2004 – 12/31/2004	\$23.00	1/1/2005– 12/31/2005	\$24.00	1/1/2006 – 12/31/2006	\$24.50	1/1/2007 – 12/31/2007	\$25.00	1/1/2008 – 12/31/2008	\$26.00	1/1/2009 – 12/31/2014	\$27.00	1/1/2015 – 12/31/2016	\$27.50	1/1/2017 and after	\$28.00
Termination Date	Rate																				
1/1/2003 – 12/31/2003	\$22.50																				
1/1/2004 – 12/31/2004	\$23.00																				
1/1/2005– 12/31/2005	\$24.00																				
1/1/2006 – 12/31/2006	\$24.50																				
1/1/2007 – 12/31/2007	\$25.00																				
1/1/2008 – 12/31/2008	\$26.00																				
1/1/2009 – 12/31/2014	\$27.00																				
1/1/2015 – 12/31/2016	\$27.50																				
1/1/2017 and after	\$28.00																				
Early Retirement Eligibility	Age 55 and 15 years of vesting service or age 62 and 10 years of benefit service																				
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.4% for each month early retirement precedes age 62.																				

Schedule SB Attachment (Form 5500)—2020 Plan Year
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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service and eligible for Social Security disability benefit.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity. If the participant dies between ages 65 and 70, payments continue to a beneficiary until the participant would have turned age 70.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity, with payments continuing to a beneficiary until the participant would have turned age 70 if the participant dies between ages 65 and 70
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

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Actuarial Equivalence

UP-1984 Mortality Table and 8.50% interest rate.

Definitions

Benefit Service

Full years of employment with Babcock and Wilcox Company prior to January 1, 1985. After January 1, 1985, years and months of employment with United Catalysts, Inc.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group II—Ione Hourly

Effective Date	September 23, 1983. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																																
Eligibility for Participation	<p>An hourly employee located at Ione, California enters the plan on the January 1 or July 1 after completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers.</p>																																
Normal Retirement Eligibility	Age 65 and five years of vesting service.																																
Benefit	<p>Labor Grade 1–10</p> <p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>4/1/2000 – 3/31/2001</td><td>\$34.00</td></tr><tr><td>4/1/2001 – 3/31/2002</td><td>\$35.00</td></tr><tr><td>4/1/2002 – 3/31/2005</td><td>\$37.00</td></tr><tr><td>4/1/2005 – 3/31/2003</td><td>\$40.00</td></tr><tr><td>1/1/2008 – 12/31/2014</td><td>\$41.00</td></tr><tr><td>1/1/2009 – 12/31/2016</td><td>\$48.00</td></tr><tr><td>1/1/2014 and after</td><td>\$51.00</td></tr></table> <p>Labor Grade 11–15</p> <p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>4/1/2000 – 3/31/2001</td><td>\$35.00</td></tr><tr><td>4/1/2001 – 3/31/2002</td><td>\$36.00</td></tr><tr><td>4/1/2002 – 3/31/2005</td><td>\$37.00</td></tr><tr><td>4/1/2005 – 3/31/2003</td><td>\$40.00</td></tr><tr><td>1/1/2008 – 12/31/2014</td><td>\$41.00</td></tr><tr><td>1/1/2009 – 12/31/2016</td><td>\$48.00</td></tr><tr><td>1/1/2014 and after</td><td>\$51.00</td></tr></table>	Termination Date	Rate	4/1/2000 – 3/31/2001	\$34.00	4/1/2001 – 3/31/2002	\$35.00	4/1/2002 – 3/31/2005	\$37.00	4/1/2005 – 3/31/2003	\$40.00	1/1/2008 – 12/31/2014	\$41.00	1/1/2009 – 12/31/2016	\$48.00	1/1/2014 and after	\$51.00	Termination Date	Rate	4/1/2000 – 3/31/2001	\$35.00	4/1/2001 – 3/31/2002	\$36.00	4/1/2002 – 3/31/2005	\$37.00	4/1/2005 – 3/31/2003	\$40.00	1/1/2008 – 12/31/2014	\$41.00	1/1/2009 – 12/31/2016	\$48.00	1/1/2014 and after	\$51.00
Termination Date	Rate																																
4/1/2000 – 3/31/2001	\$34.00																																
4/1/2001 – 3/31/2002	\$35.00																																
4/1/2002 – 3/31/2005	\$37.00																																
4/1/2005 – 3/31/2003	\$40.00																																
1/1/2008 – 12/31/2014	\$41.00																																
1/1/2009 – 12/31/2016	\$48.00																																
1/1/2014 and after	\$51.00																																
Termination Date	Rate																																
4/1/2000 – 3/31/2001	\$35.00																																
4/1/2001 – 3/31/2002	\$36.00																																
4/1/2002 – 3/31/2005	\$37.00																																
4/1/2005 – 3/31/2003	\$40.00																																
1/1/2008 – 12/31/2014	\$41.00																																
1/1/2009 – 12/31/2016	\$48.00																																
1/1/2014 and after	\$51.00																																

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Labor Grade 16 and above

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
4/1/2000 – 3/31/2001	\$36.00
4/1/2001 – 3/31/2005	\$37.00
4/1/2005 – 3/31/2003	\$40.00
1/1/2008 – 12/31/2014	\$41.00
1/1/2009 – 12/31/2016	\$48.00
1/1/2014 and after	\$51.00

Early Retirement

Eligibility

Age 55 and 10 years of vesting service or age 60

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes age 60.

Employees age 55 with 30 years of benefit service may retire with no reduction.

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of benefit service and eligible for Social Security disability benefits.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

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Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Six year certain and life annuity.

With Spouse

50% Joint and survivor annuity with six years certain reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse with six years certain.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Joint and survivor annuities as above with 6 years certain
Level income annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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The Troy Grove Pension Plan for Hourly Bargain Unit Employees (Technisand)

Effective Date November 1, 1991. Amended and restated effective January 1, 2015.

Eligibility for Participation An hourly employee covered under the collective bargaining agreement between the Employer and the United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers (United Steelworkers USW) AFL-CIO, CLC and its Local 31G-04 shall become a participant in this plan after they have completed one year of service and have attained age 20.5.

The plan is frozen to new entrants on and after January 1, 2017.

Normal Retirement
Eligibility

Age 65 or five years of participation, if later.

Benefit

A monthly amount equal to years of credited service multiplied by the benefit rate from the following table:

Termination	Benefit Rate
Prior to 1/1/1995	\$14.00
1/1/1995-12/31/1995	\$15.00
1/1/1996-12/31/1996	\$16.00
1/1/1997-12/31/1997	\$17.00
1/1/1998-12/31/1998	\$18.00
1/1/1999-12/31/1999	\$19.00
1/1/2000-11/24/2000	\$20.00
11/25/2000-11/21/2003	\$21.00
11/22/2003-11/21/2004	\$22.00
11/22/2004-11/21/2005	\$23.00
11/22/2005-11/21/2006	\$24.00
11/22/2006-11/21/2007	\$25.00
11/22/2007-11/21/2008	\$26.00
11/22/2008-11/21/2009	\$27.00
11/22/2009-11/21/2010	\$28.00
11/22/2010-11/21/2011	\$29.00
11/22/2011-11/21/2012	\$30.00
11/22/2012-11/21/2013	\$31.00
11/22/2013-11/21/2014	\$32.00
11/22/2014 and after	\$33.00

No credited service earned on or after January 1, 2017 shall be included.

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Early Retirement
Eligibility

Age 55 and 10 years of vesting service or 25 years of vesting service with the sum of the age and total years of vesting service equal to 75 or more.

Benefit

For early retirements with age 55 and 10 years of vesting service, a monthly benefit equal to the normal retirement benefit reduced by $\frac{1}{2}$ of 1% for each month early retirement precedes normal retirement.

For early retirements with 25 years of vesting service and the sum of the age and total years of vesting service equal to 75 or more, the unreduced accrued benefit is payable.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement (age 55 and 10 years of vesting service). The benefit will be reduced by $\frac{1}{2}$ of 1% for each month the early retirement precedes the normal retirement.

Disability
Eligibility

Totally and permanently disabled with 10 years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit with no reduction for early retirement

Surviving Spouse
Eligibility

Married for one year and five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Schedule SB Attachment (Form 5500)—2020 Plan Year
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Normal Form of Annuity
Without Spouse

Ten-year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
5-year certain and life annuity
10-year certain and life annuity
15-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Actuarial Equivalence

1994 GAR Mortality Table and 5.50% interest rate.

Definitions

Credited Service

A full year of credited service is earned if the employee works 2080 or more hours in one plan year. Credit is granted for fractional years. No benefit service may be earned after December 31, 2016.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year. Credit is granted for fractional years.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Wedron Silica Company Hourly Employees's Pension Plan

Effective Date July 1, 1984. Amended and restated effective July 1, 2015.

Eligibility for Participation An hourly employee covered under the collective bargaining agreement between the Employer and the United Steel, Paper, and International Union Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers, Affiliated with AFL-CIO-CLC on behalf of Ottawa Local No. 31-G (00) shall become a participant in this plan after they have completed one year of service and have attained age 21.

The plan is frozen to new entrants on and after January 1, 2013.

Normal Retirement

Eligibility Age 65 or five years of participation, if later.

Benefit A monthly amount equal to years of credited service multiplied by the benefit rate from the following table:

Termination Date	Benefit Rate	
	Hired Prior to April 28, 1997	Hired After April 28, 1997
04/21/1987–06/08/1991	\$21.00	N/A
06/09/1991–04/26/1992	\$22.00	N/A
04/27/1992–04/26/1993	\$22.50	N/A
04/27/1993–04/23/1994	\$23.00	N/A
04/24/1994–04/23/1995	\$24.00	N/A
04/24/1995–04/23/1996	\$24.50	N/A
04/24/1996–12/31/1996	\$25.00	N/A
01/01/1997–12/31/1997	\$25.50	\$17.00
01/01/1998–12/31/1999	\$26.00	\$17.00
01/01/2000–12/31/2000	\$26.50	\$18.00
01/01/2001–12/31/2001	\$27.00	\$18.00
01/01/2002–12/31/2002	\$29.00	\$20.00
01/01/2003–12/31/2003	\$30.00	\$21.00
01/01/2004–12/31/2004	\$32.00	\$23.00
01/01/2005–12/31/2005	\$33.00	\$24.00
01/01/2006–12/31/2006	\$35.00	\$26.00
01/01/2007–12/31/2007	\$37.00	\$28.00
01/01/2008–12/31/2008	\$39.00	\$29.00
01/01/2009–12/31/2009	\$40.00	\$31.00
01/01/2010–12/31/2010	\$41.00	\$33.00
01/01/2011 and after	\$43.00	\$34.00

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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No credited service earned on or after January 1, 2013 shall be included.

Early Retirement
Eligibility

Age 55 and 10 years of vesting service, age 62 and 10 years of vesting service or 30 years of credited service with the sum of age and full years of credited service equal to 80 or more.

Benefit

For early retirements with age 55 and 10 years of vesting service, a monthly benefit equal to the normal retirement benefit reduced by $\frac{1}{2}$ of 1% for each month early retirement precedes normal retirement.

For early retirements with age 62 and 10 years of vesting service or 30 years of credited service with the sum of the age and full years of credited service equal to 80 or more, the unreduced accrued benefit is payable.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement (age 55 and 10 years of vesting service). The benefit will be reduced by $\frac{1}{2}$ of 1% for each month the early retirement precedes the normal retirement.

Disability
Eligibility

Totally and permanently disabled with four years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced by $\frac{1}{2}$ of 1% for each month disability retirement precedes normal retirement. No reductions shall apply for participants with 10 or more years of vesting service.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Surviving Spouse

Eligibility

Married for one year and five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Ten-year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
5-year certain and life annuity
10-year certain and life annuity
15-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Annual cash installments for up to five years
Lump sum (only if lump sum value is less than \$25,000 and the participant is eligible for immediate commencement)

Actuarial Equivalence

1994 GAR Mortality Table and 5.50% interest rate.

Definitions

Credited Service

A full year of credited service is earned if the employee works 2080 or more hours in one plan year. Credit is granted for fractional years. No benefit service may be earned after December 31, 2012.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year. Credit is granted for fractional years.

Plan Changes Since the Prior Year

As of December 31, 2019, the Wedron Silica Company Hourly Employees' Pension Plan and the Pension Plan for Hourly Bargaining Unit of Technisand – Troy Grove were merged into the Covia Holdings Corporation Pension plan.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

The enrolled actuary changed from Thomas L. Mosher of Buck Global, LLC to Gregory H. Reynolds of Aon Consulting, Inc.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, line 25—Change in Method

A change in the interest rate basis from the IRS spot rate yield curve to the segment rates with a four-month look-back.

This change followed a plan merger with the Wedron Silica Company Hourly Employees' Pension Plan and receives automatic approval under Code section 430 and Revenue Procedure 2017-56.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
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Schedule SB, line 26—Schedule of Active Participant Data as of January 1, 2020

Attained Age	Number of Participants and Average Compensation									
	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29		3	5							
30-34		4	17	4						
35-39		4	9	17	6					
40-44		1	11	14	16	4				
45-49			13	17	15	13	8	1		
50-54			5	15	13	14	20 \$78,225	8		
55-59		2	7	7	15	17	13	23 \$72,716	6	4
60-64		2	2	10	12	15	11	16	13	17
65-69				1		2	1	5	5	4
70+				1			2			2

N-472

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, line 7—Explanation of Discrepancy in Prior Year Funding Standard
Carryover Balance or Prefunding Balance

Effective December 31, 2019, the Wedron Silica Co. Hourly Employees' Pension Plan (EIN: 34-1440302, PN: 002) and Covia Holding Corporation Pension Plan (EIN: 13-2656671, PN: 003) were merged. As part of the merger, the carryover balances and prefunding balances from the prior plans were brought into the plan. Therefore, the amounts on line 7 do not match line 13 from the prior year Form 5500 Schedule SB. The amounts on line 7 were determined by adding the amounts from line 13 of the prior year for the merged plans as follows:

Plan	Carryover Balance	Prefunding Balance
Wedron	\$ 0	\$ 86,590
Covia	\$ 0	\$ 1,665,169
Total	\$ 0	\$ 1,751,759

In addition, the actual rate of return for the year was calculated separately for Wedron and Covia. The Covia effective rate for the year is reported on Line 10; however, the interest reported on Line 10 varies due to the return being calculated on a per plan basis and then added together on Line 10. The following chart summarizes the development of the interest calculation on the Prefunding Balance for the 2019 plan year:

Schedule SB Line	Wedron	Covia	Total
Line 7	\$ 86,590	\$ 1,665,169	\$ 1,751,759
Line 8	\$ 0	\$ 1,665,169	\$ 1,665,169
Line 9	\$ 86,590	\$ 0	\$ 86,590
Line 10 (ROR)	22.58%	18.93%	
Line 10(b)	\$ 19,552	\$ 0	\$ 19,552

Additional plans were merged into the plan during 2019, but these merged plans do not have any existing carryover balance or prefunding balance.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, line 11—Prior Year's Excess Contributions to Be Added to Prefunding
Balance

Due to adoption of 15-year amortization period with initial year of 2019, the excess contribution as of 1/1/2019 for the 2019 plan year changed to \$2,935,324.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at beginning of year.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
60	10.00%	1.0000	6.00
61	10.00%	0.9000	5.49
62	20.00%	0.8100	10.04
63	5.00%	0.6480	2.04
64	5.00%	0.6156	1.97
65	100.00%	0.5848	38.01
Weighted Average			63.55

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, Part V—Summary of Plan Provisions

Group B—Utica Hourly

Effective Date January 1, 1971. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An employee located at Utica, Illinois who is represented by local No. 422, United Glass & Ceramic Workers of America shall become a participant in this plan on the first of the month coincident with or following date of hire.

Effective April 15, 2017, the plan is closed to rehires and transfers and closed to new entrants effective August 19, 2017.

Normal Retirement

Eligibility Age 65 and five years of vesting service.

Benefit A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2008 – 12/31/2008	\$32.00
1/1/2009 – 12/31/2009	\$32.50
1/1/2010 – 12/31/2010	\$33.50
1/1/2011 – 12/31/2011	\$34.50
1/1/2012 – 12/31/2012	\$35.50
1/1/2013 – 12/31/2013	\$36.00
1/1/2014 – 12/31/2014	\$36.50
1/1/2015 – 12/31/2015	\$37.50
1/1/2016 – 12/31/2016	\$38.50
1/1/2017 – 12/31/2017	\$39.50
1/1/2018 and after	\$40.50

Early Retirement

Eligibility Age 55 and 10 years of vesting service.

Benefit A monthly benefit equal to the normal retirement benefit reduced by 0.6% for each month early retirement precedes normal retirement.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit payable without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group C—Unimin Salaried Employees

Effective Date	January 1, 1984. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.
Eligibility for Participation	<p>A salaried, non-union employee enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to salaried employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>
Normal Retirement Eligibility	Age 65 and five years of vesting service.
Benefit	<p>A monthly amount equal to the sum of (1) plus (2) plus (3) subject to (4):</p> <ol style="list-style-type: none">(1) 1% of final average compensation up to covered compensation plus 1.50% of final average compensation in excess of covered compensation multiplied by years of benefit service (up to 10 years)(2) 1.25% of final average compensation up to covered compensation plus 1.75% of final average compensation in excess of covered compensation multiplied by years of benefit service (from years 10 to 35)(3) Any prior plan benefits(4) A minimum benefit of \$10 multiplied by benefit service <p>No credited service earned on or after January 1, 2019 shall be included and salary is frozen as of December 31, 2018.</p>
Early Retirement Eligibility	Age 60 and 10 years of vesting service.
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 5% for each year early retirement precedes age 62.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse or non-spouse beneficiary, equal to the full value of the accrued benefit, payable immediately without reduction.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Final Average Compensation

Average of the highest five consecutive calendar years' compensation out of the last 10 calendar years prior to termination. Compensation is frozen as of December 31, 2018.

Compensation

Annual wage of salary excluding bonuses, overtime and commissions.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group D—Gore Hourly

Effective Date	January 1, 1977. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																						
Eligibility for Participation	<p>An employee located at Gore, Virginia enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																						
Normal Retirement Eligibility	Age 65 and five years of vesting service.																						
Benefit	<p>A monthly amount equal to years of benefit service prior to January 1, 1980 multiplied by \$4, plus years of benefit service after January 1, 1980 multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2000 – 12/31/2000</td><td>\$22.00</td></tr><tr><td>1/1/2001 – 12/31/2002</td><td>\$23.00</td></tr><tr><td>1/1/2003 – 12/31/2004</td><td>\$24.00</td></tr><tr><td>1/1/2005 – 12/31/2006</td><td>\$25.00</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$26.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$26.50</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$27.50</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$28.50</td></tr><tr><td>1/1/2011 – 12/31/2011</td><td>\$29.00</td></tr><tr><td>1/1/2012 and after</td><td>\$29.50</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2000 – 12/31/2000	\$22.00	1/1/2001 – 12/31/2002	\$23.00	1/1/2003 – 12/31/2004	\$24.00	1/1/2005 – 12/31/2006	\$25.00	1/1/2007 – 12/31/2007	\$26.00	1/1/2008 – 12/31/2008	\$26.50	1/1/2009 – 12/31/2009	\$27.50	1/1/2010 – 12/31/2010	\$28.50	1/1/2011 – 12/31/2011	\$29.00	1/1/2012 and after	\$29.50
Termination Date	Rate																						
1/1/2000 – 12/31/2000	\$22.00																						
1/1/2001 – 12/31/2002	\$23.00																						
1/1/2003 – 12/31/2004	\$24.00																						
1/1/2005 – 12/31/2006	\$25.00																						
1/1/2007 – 12/31/2007	\$26.00																						
1/1/2008 – 12/31/2008	\$26.50																						
1/1/2009 – 12/31/2009	\$27.50																						
1/1/2010 – 12/31/2010	\$28.50																						
1/1/2011 – 12/31/2011	\$29.00																						
1/1/2012 and after	\$29.50																						
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																						
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																						

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability
Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group E—Dividing Creek Hourly

Effective Date	January 1, 1981. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																										
Eligibility for Participation	<p>An employee located at Dividing Creek, New Jersey enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																										
Normal Retirement Eligibility	Age 65 and five years of vesting service.																										
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$26.00</td></tr><tr><td>1/1/2005 – 12/31/2005</td><td>\$27.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$29.00</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$30.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$31.00</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$32.00</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$33.00</td></tr><tr><td>1/1/2011 – 12/31/2011</td><td>\$33.50</td></tr><tr><td>1/1/2012 – 12/31/2012</td><td>\$34.00</td></tr><tr><td>1/1/2013 – 12/31/2015</td><td>\$34.50</td></tr><tr><td>1/1/2016 – 12/31/2017</td><td>\$35.00</td></tr><tr><td>1/1/2018 and after</td><td>\$35.50</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2004 – 12/31/2004	\$26.00	1/1/2005 – 12/31/2005	\$27.00	1/1/2006 – 12/31/2006	\$29.00	1/1/2007 – 12/31/2007	\$30.00	1/1/2008 – 12/31/2008	\$31.00	1/1/2009 – 12/31/2009	\$32.00	1/1/2010 – 12/31/2010	\$33.00	1/1/2011 – 12/31/2011	\$33.50	1/1/2012 – 12/31/2012	\$34.00	1/1/2013 – 12/31/2015	\$34.50	1/1/2016 – 12/31/2017	\$35.00	1/1/2018 and after	\$35.50
Termination Date	Rate																										
1/1/2004 – 12/31/2004	\$26.00																										
1/1/2005 – 12/31/2005	\$27.00																										
1/1/2006 – 12/31/2006	\$29.00																										
1/1/2007 – 12/31/2007	\$30.00																										
1/1/2008 – 12/31/2008	\$31.00																										
1/1/2009 – 12/31/2009	\$32.00																										
1/1/2010 – 12/31/2010	\$33.00																										
1/1/2011 – 12/31/2011	\$33.50																										
1/1/2012 – 12/31/2012	\$34.00																										
1/1/2013 – 12/31/2015	\$34.50																										
1/1/2016 – 12/31/2017	\$35.00																										
1/1/2018 and after	\$35.50																										
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																										
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																										

Schedule SB Attachment (Form 5500)—2020 Plan Year
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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability
Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group F—Marston Hourly

Effective Date	January 1, 1983. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																												
Eligibility for Participation	<p>An employee located at Marston, North Carolina enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																												
Normal Retirement Eligibility	Age 65 and five years of vesting service.																												
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$24.50</td></tr><tr><td>1/1/2005 – 12/31/2005</td><td>\$26.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$27.00</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$28.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$30.00</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$32.00</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$32.50</td></tr><tr><td>1/1/2011 – 12/31/2012</td><td>\$33.00</td></tr><tr><td>1/1/2013 – 12/31/2013</td><td>\$33.50</td></tr><tr><td>1/1/2014 – 12/31/2014</td><td>\$34.00</td></tr><tr><td>1/1/2015 – 12/31/2015</td><td>\$34.50</td></tr><tr><td>1/1/2016 – 12/31/2016</td><td>\$35.00</td></tr><tr><td>1/1/2017 and after</td><td>\$35.50</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2004 – 12/31/2004	\$24.50	1/1/2005 – 12/31/2005	\$26.00	1/1/2006 – 12/31/2006	\$27.00	1/1/2007 – 12/31/2007	\$28.00	1/1/2008 – 12/31/2008	\$30.00	1/1/2009 – 12/31/2009	\$32.00	1/1/2010 – 12/31/2010	\$32.50	1/1/2011 – 12/31/2012	\$33.00	1/1/2013 – 12/31/2013	\$33.50	1/1/2014 – 12/31/2014	\$34.00	1/1/2015 – 12/31/2015	\$34.50	1/1/2016 – 12/31/2016	\$35.00	1/1/2017 and after	\$35.50
Termination Date	Rate																												
1/1/2004 – 12/31/2004	\$24.50																												
1/1/2005 – 12/31/2005	\$26.00																												
1/1/2006 – 12/31/2006	\$27.00																												
1/1/2007 – 12/31/2007	\$28.00																												
1/1/2008 – 12/31/2008	\$30.00																												
1/1/2009 – 12/31/2009	\$32.00																												
1/1/2010 – 12/31/2010	\$32.50																												
1/1/2011 – 12/31/2012	\$33.00																												
1/1/2013 – 12/31/2013	\$33.50																												
1/1/2014 – 12/31/2014	\$34.00																												
1/1/2015 – 12/31/2015	\$34.50																												
1/1/2016 – 12/31/2016	\$35.00																												
1/1/2017 and after	\$35.50																												
Early Retirement Eligibility	Age 60 and 10 years of vesting service.																												
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																												

Schedule SB Attachment (Form 5500)—2020 Plan Year
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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability
Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group G—Byron Hourly

Effective Date	January 1, 1988. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																
Eligibility for Participation	<p>An employee located at Byron, California enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers.</p>																
Normal Retirement Eligibility	Age 65 and five years of vesting service.																
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/1998 – 12/31/2002</td><td>\$21.50</td></tr><tr><td>1/1/2003 – 12/31/2004</td><td>\$24.00</td></tr><tr><td>1/1/2005 – 12/31/2007</td><td>\$29.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$31.00</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$33.00</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$35.00</td></tr><tr><td>1/1/2011 and after</td><td>\$36.00</td></tr></table>	Termination Date	Rate	1/1/1998 – 12/31/2002	\$21.50	1/1/2003 – 12/31/2004	\$24.00	1/1/2005 – 12/31/2007	\$29.00	1/1/2008 – 12/31/2008	\$31.00	1/1/2009 – 12/31/2009	\$33.00	1/1/2010 – 12/31/2010	\$35.00	1/1/2011 and after	\$36.00
Termination Date	Rate																
1/1/1998 – 12/31/2002	\$21.50																
1/1/2003 – 12/31/2004	\$24.00																
1/1/2005 – 12/31/2007	\$29.00																
1/1/2008 – 12/31/2008	\$31.00																
1/1/2009 – 12/31/2009	\$33.00																
1/1/2010 – 12/31/2010	\$35.00																
1/1/2011 and after	\$36.00																
Early Retirement Eligibility	Age 55 and 10 years of vesting service.																
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																
Late Retirement Eligibility	Retirement after normal retirement age.																
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

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Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group H—Industrial Sands Plants Hourly

Effective Date September 23, 1983. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An employee located at Portage, Wisconsin, Festus/Pevely, Missouri, Oregon, Illinois, Michigan City, Indiana or Bridgeman, Michigan enters the plan on the January 1 or July 1 on or after date of hire.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen for participants at Festus/Pevely, Missouri, Michigan City, Indiana and Bridgeman, Michigan effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

Portage, Wisconsin

A monthly amount equal to years of benefit service (maximum of 37) multiplied by the rate from the following table:

Termination Date	Rate
8/1/1997 – 7/31/1998	\$22.00
8/1/1998 – 7/31/1999	\$23.00
8/1/1999 – 7/31/2000	\$24.00
8/1/2000 and after	\$25.00

No credited service earned on or after January 1, 2003 shall be included.

Festus/Pevely, Missouri

A monthly amount equal to years of benefit service (maximum of 37) multiplied by the rate from the following table:

Termination Date	Rate
1/1/2011 – 12/31/2012	\$32.50
1/1/2013 – 12/31/2014	\$33.00
1/1/2015 – 12/31/2016	\$33.50
1/1/2017 and after	\$34.00

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No credited service earned on or after January 1, 2019 shall be included.

Oregon, Illinois

A monthly amount equal to years of benefit service (maximum of 37) multiplied by the rate from the following table:

Termination Date	Rate
1/1/1998 – 12/31/1998	\$21.50
1/1/1999 – 12/31/1999	\$22.50
1/1/2000 – 12/31/2000	\$23.50
1/1/2001 and after	\$24.50

No credited service earned on or after January 1, 2012 shall be included.

Michigan City, Indiana

A monthly amount equal to years of benefit service (maximum of 37) multiplied by the rate from the following table:

Termination Date	Rate
1/1/1988 and after	\$12.50

No credited service earned on or after January 1, 2019 shall be included.

Bridgeman, Michigan

A monthly amount equal to years of benefit service (maximum of 37) multiplied by the rate from the following table:

Termination Date	Rate
1/1/1988 and after	\$12.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability
Eligibility

Fifteen years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire up to a maximum of 37 years. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2001 for Oregon, December 31, 2002 for Portage, and December 31, 2018 for Festus/Pevely, Michigan City and Bridgeman.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group I—Lugoff Hourly

Effective Date January 1, 1984. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An employee located at Lugoff, South Carolina enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2000	\$19.50
1/1/2001 – 12/31/2001	\$21.50
1/1/2002 – 12/31/2002	\$23.50
1/1/2003 – 12/31/2003	\$24.50
1/1/2004 – 12/31/2004	\$25.50
1/1/2005 – 12/31/2005	\$26.50
1/1/2006 – 12/31/2006	\$27.00
1/1/2007 – 12/31/2007	\$28.00
1/1/2008 – 12/31/2008	\$28.50
1/1/2009 – 12/31/2009	\$29.50
1/1/2010 – 12/31/2010	\$30.50
1/1/2011 – 12/31/2011	\$31.00
1/1/2012 – 12/31/2013	\$31.50
1/1/2014 – 12/31/2015	\$32.00
1/1/2016 and after	\$32.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire
or January 1, 1984. No credit is given for plan years in
which less than 1,000 hours of service is completed, with
the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee
works 1,000 or more hours in one plan year.

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Group J—Emmett Hourly

Effective Date January 1, 1984. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An employee located at Emmett, Idaho enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective June 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2001 – 12/31/2002	\$17.50
1/1/2003 – 12/31/2004	\$20.00
1/1/2005 – 12/31/2006	\$22.00
1/1/2007 – 12/31/2008	\$24.00
1/1/2009 – 12/31/2009	\$26.00
1/1/2010 – 12/31/2010	\$28.00
1/1/2011 – 12/31/2011	\$29.50
1/1/2012 – 12/31/2012	\$30.00
1/1/2013 – 12/31/2014	\$32.00
1/1/2015 – 12/31/2015	\$33.00
1/1/2016 – 12/31/2016	\$34.00
1/1/2017 – 12/31/2017	\$35.00
1/1/2018 – 12/31/2018	\$36.00
1/1/2019 and after	\$36.50

No credited service earned on or after June 1, 2019 shall be included.

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

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Late Retirement Eligibility	Retirement after normal retirement age.
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.
Vested Termination Eligibility	Five years of vesting service.
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.
Disability Eligibility	Ten years of vesting service.
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.
Surviving Spouse Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity Without Spouse	Ten year certain and life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

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Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire or January 1, 1984. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group K—Troy Grove Hourly

Effective Date	January 1, 1984. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																						
Eligibility for Participation	<p>An employee located at Troy Grove, Illinois enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers and is closed to new entrants effective November 1, 2017.</p>																						
Normal Retirement																							
Eligibility	Age 65 and five years of vesting service.																						
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2008 – 12/31/2009</td><td>\$26.00</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$26.50</td></tr><tr><td>1/1/2011 – 12/31/2011</td><td>\$28.00</td></tr><tr><td>1/1/2012 – 12/31/2012</td><td>\$29.50</td></tr><tr><td>1/1/2013 – 12/31/2013</td><td>\$31.00</td></tr><tr><td>1/1/2014 – 12/31/2014</td><td>\$32.50</td></tr><tr><td>1/1/2015 – 12/31/2015</td><td>\$33.50</td></tr><tr><td>1/1/2016 – 12/31/2016</td><td>\$34.00</td></tr><tr><td>1/1/2017 – 12/31/2017</td><td>\$34.50</td></tr><tr><td>1/1/2018 and after</td><td>\$35.00</td></tr></table>	Termination Date	Rate	1/1/2008 – 12/31/2009	\$26.00	1/1/2010 – 12/31/2010	\$26.50	1/1/2011 – 12/31/2011	\$28.00	1/1/2012 – 12/31/2012	\$29.50	1/1/2013 – 12/31/2013	\$31.00	1/1/2014 – 12/31/2014	\$32.50	1/1/2015 – 12/31/2015	\$33.50	1/1/2016 – 12/31/2016	\$34.00	1/1/2017 – 12/31/2017	\$34.50	1/1/2018 and after	\$35.00
Termination Date	Rate																						
1/1/2008 – 12/31/2009	\$26.00																						
1/1/2010 – 12/31/2010	\$26.50																						
1/1/2011 – 12/31/2011	\$28.00																						
1/1/2012 – 12/31/2012	\$29.50																						
1/1/2013 – 12/31/2013	\$31.00																						
1/1/2014 – 12/31/2014	\$32.50																						
1/1/2015 – 12/31/2015	\$33.50																						
1/1/2016 – 12/31/2016	\$34.00																						
1/1/2017 – 12/31/2017	\$34.50																						
1/1/2018 and after	\$35.00																						
Early Retirement																							
Eligibility	Age 55 and 10 years of vesting service.																						
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																						
Late Retirement																							
Eligibility	Retirement after normal retirement age.																						
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																						

Schedule SB Attachment (Form 5500)—2020 Plan Year
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Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Four years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire or January 1, 1984. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

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Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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EIN: 13-2656671 PN: 003

Group L—Cleburne Hourly

Effective Date	January 1, 1984. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																
Eligibility for Participation	<p>An employee located at Cleburne, Texas enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers and is closed to new entrants effective September 1, 2017.</p>																
Normal Retirement Eligibility	Age 65 and five years of vesting service.																
Benefit	<p>A monthly amount equal to years of benefit service (maximum of 35) multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2009 – 12/31/2012</td><td>\$33.00</td></tr><tr><td>1/1/2013 – 12/31/2013</td><td>\$34.00</td></tr><tr><td>1/1/2014 – 12/31/2014</td><td>\$35.00</td></tr><tr><td>1/1/2015 – 12/31/2015</td><td>\$36.00</td></tr><tr><td>1/1/2016 – 12/31/2016</td><td>\$37.00</td></tr><tr><td>1/1/2017 – 12/31/2017</td><td>\$38.00</td></tr><tr><td>1/1/2018 and after</td><td>\$39.00</td></tr></table>	Termination Date	Rate	1/1/2009 – 12/31/2012	\$33.00	1/1/2013 – 12/31/2013	\$34.00	1/1/2014 – 12/31/2014	\$35.00	1/1/2015 – 12/31/2015	\$36.00	1/1/2016 – 12/31/2016	\$37.00	1/1/2017 – 12/31/2017	\$38.00	1/1/2018 and after	\$39.00
Termination Date	Rate																
1/1/2009 – 12/31/2012	\$33.00																
1/1/2013 – 12/31/2013	\$34.00																
1/1/2014 – 12/31/2014	\$35.00																
1/1/2015 – 12/31/2015	\$36.00																
1/1/2016 – 12/31/2016	\$37.00																
1/1/2017 – 12/31/2017	\$38.00																
1/1/2018 and after	\$39.00																
Early Retirement Eligibility	Age 55 and 10 years of vesting service.																
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																
Late Retirement Eligibility	Retirement after normal retirement age.																
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Four years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire up to a maximum of 35 years. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

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Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group M—Kasota Hourly

Effective Date	January 1, 1985. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.								
Eligibility for Participation	<p>An employee located at Kasota, Minnesota enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers.</p>								
Normal Retirement Eligibility	Age 65 and five years of vesting service.								
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>4/1/1994 – 3/31/1995</td><td>\$15.00</td></tr><tr><td>4/1/1995 – 12/31/1998</td><td>\$16.00</td></tr><tr><td>1/1/1999 and after</td><td>\$19.00</td></tr></table> <p>No credited service earned on or after June 1, 2000 shall be included.</p>	Termination Date	Rate	4/1/1994 – 3/31/1995	\$15.00	4/1/1995 – 12/31/1998	\$16.00	1/1/1999 and after	\$19.00
Termination Date	Rate								
4/1/1994 – 3/31/1995	\$15.00								
4/1/1995 – 12/31/1998	\$16.00								
1/1/1999 and after	\$19.00								
Early Retirement Eligibility	Age 62 and 10 years of vesting service.								
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.								
Late Retirement Eligibility	Retirement after normal retirement age.								
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.								
Vested Termination Eligibility	Five years of vesting service.								
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.								

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Disability	
Eligibility	No service requirement.
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions	
Benefit Service	All service from date of hire. No benefit service may be earned after May 31, 2000.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group O—Spruce Pine Quartz Hourly

Effective Date April 1, 1982. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation A Quartz employee represented by local #436, United Textile Workers of America located at Spruce Pines, North Carolina enters the plan on his date of hire.

Effective April 9, 2010, the plan is closed to new entrants and to rehires and transfers effective April 15, 2017.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2007 – 12/31/2007	\$30.50
1/1/2008 – 12/31/2008	\$31.50
1/1/2009 – 12/31/2010	\$32.00
1/1/2011 – 12/31/2011	\$32.50
1/1/2012 – 12/31/2012	\$33.00
1/1/2013 – 12/31/2013	\$34.00
1/1/2014 – 12/31/2014	\$34.50
1/1/2015 and after	\$35.00

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of benefit service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

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Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group P—Roff Hourly

Effective Date	January 1, 1987. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.
Eligibility for Participation	<p>An employee located at Roff, Oklahoma enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>
Normal Retirement Eligibility	Age 65 and five years of vesting service.
Benefit	A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2000	\$17.00
1/1/2001 – 12/31/2001	\$17.50
1/1/2002 – 12/31/2002	\$18.00
1/1/2003 – 12/31/2003	\$18.50
1/1/2004 – 12/31/2004	\$19.00
1/1/2005 – 12/31/2005	\$20.00
1/1/2006 – 12/31/2006	\$21.00
1/1/2007 – 12/31/2007	\$22.00
1/1/2008 – 12/31/2008	\$23.50
1/1/2009 – 12/31/2009	\$24.50
1/1/2010 – 12/31/2010	\$26.50
1/1/2011 – 12/31/2013	\$27.00
1/1/2014 – 12/31/2015	\$27.50
1/1/2016 and after	\$28.00

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement Eligibility	Age 62 and 10 years of vesting service.
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire or January 1, 1987. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group Q—Guion Hourly

Effective Date	January 1, 1989. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																												
Eligibility for Participation	<p>An employee located at Guion, Arkansas enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																												
Normal Retirement Eligibility	Age 65 and five years of vesting service.																												
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2000 – 12/31/2000</td><td>\$15.50</td></tr><tr><td>1/1/2001 – 12/31/2001</td><td>\$16.00</td></tr><tr><td>1/1/2002 – 12/31/2002</td><td>\$16.50</td></tr><tr><td>1/1/2003 – 12/31/2003</td><td>\$17.00</td></tr><tr><td>1/1/2004 – 12/31/2005</td><td>\$18.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$19.00</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$20.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$21.00</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$22.50</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$23.00</td></tr><tr><td>1/1/2011 – 12/31/2014</td><td>\$23.50</td></tr><tr><td>1/1/2015 – 12/31/2016</td><td>\$24.00</td></tr><tr><td>1/1/2017 and after</td><td>\$24.50</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2000 – 12/31/2000	\$15.50	1/1/2001 – 12/31/2001	\$16.00	1/1/2002 – 12/31/2002	\$16.50	1/1/2003 – 12/31/2003	\$17.00	1/1/2004 – 12/31/2005	\$18.00	1/1/2006 – 12/31/2006	\$19.00	1/1/2007 – 12/31/2007	\$20.00	1/1/2008 – 12/31/2008	\$21.00	1/1/2009 – 12/31/2009	\$22.50	1/1/2010 – 12/31/2010	\$23.00	1/1/2011 – 12/31/2014	\$23.50	1/1/2015 – 12/31/2016	\$24.00	1/1/2017 and after	\$24.50
Termination Date	Rate																												
1/1/2000 – 12/31/2000	\$15.50																												
1/1/2001 – 12/31/2001	\$16.00																												
1/1/2002 – 12/31/2002	\$16.50																												
1/1/2003 – 12/31/2003	\$17.00																												
1/1/2004 – 12/31/2005	\$18.00																												
1/1/2006 – 12/31/2006	\$19.00																												
1/1/2007 – 12/31/2007	\$20.00																												
1/1/2008 – 12/31/2008	\$21.00																												
1/1/2009 – 12/31/2009	\$22.50																												
1/1/2010 – 12/31/2010	\$23.00																												
1/1/2011 – 12/31/2014	\$23.50																												
1/1/2015 – 12/31/2016	\$24.00																												
1/1/2017 and after	\$24.50																												
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																												
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																												

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability
Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire or January 1, 1989. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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EIN: 13-2656671 PN: 003

Group R—Mill Creek Hourly

Effective Date	March 1, 1990. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																										
Eligibility for Participation	<p>An employee located at Mill Creek, Oklahoma enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																										
Normal Retirement Eligibility	Age 65 and five years of vesting service.																										
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2000 – 12/31/2000</td><td>\$17.50</td></tr><tr><td>1/1/2001 – 12/31/2001</td><td>\$18.00</td></tr><tr><td>1/1/2002 – 12/31/2002</td><td>\$18.50</td></tr><tr><td>1/1/2003 – 12/31/2003</td><td>\$19.00</td></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$19.50</td></tr><tr><td>1/1/2005 – 12/31/2005</td><td>\$20.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$20.50</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$21.50</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$22.50</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$23.50</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$24.50</td></tr><tr><td>1/1/2011 and after</td><td>\$25.00</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2000 – 12/31/2000	\$17.50	1/1/2001 – 12/31/2001	\$18.00	1/1/2002 – 12/31/2002	\$18.50	1/1/2003 – 12/31/2003	\$19.00	1/1/2004 – 12/31/2004	\$19.50	1/1/2005 – 12/31/2005	\$20.00	1/1/2006 – 12/31/2006	\$20.50	1/1/2007 – 12/31/2007	\$21.50	1/1/2008 – 12/31/2008	\$22.50	1/1/2009 – 12/31/2009	\$23.50	1/1/2010 – 12/31/2010	\$24.50	1/1/2011 and after	\$25.00
Termination Date	Rate																										
1/1/2000 – 12/31/2000	\$17.50																										
1/1/2001 – 12/31/2001	\$18.00																										
1/1/2002 – 12/31/2002	\$18.50																										
1/1/2003 – 12/31/2003	\$19.00																										
1/1/2004 – 12/31/2004	\$19.50																										
1/1/2005 – 12/31/2005	\$20.00																										
1/1/2006 – 12/31/2006	\$20.50																										
1/1/2007 – 12/31/2007	\$21.50																										
1/1/2008 – 12/31/2008	\$22.50																										
1/1/2009 – 12/31/2009	\$23.50																										
1/1/2010 – 12/31/2010	\$24.50																										
1/1/2011 and after	\$25.00																										
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																										
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																										

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

No service requirement.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from the later of date of hire or March 1, 1990. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group S—Spruce Pine Crystal Hourly

Effective Date May 1, 1991. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An employee located at Spruce Pine, North Carolina enters the plan on the January 1 or July 1 after completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement

Eligibility Age 65 and five years of vesting service.

Benefit A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2001 – 12/31/2006	\$25.00
1/1/2007 – 12/31/2007	\$26.00
1/1/2008 – 12/31/2008	\$28.00
1/1/2009 – 12/31/2009	\$30.00
1/1/2010 – 12/31/2010	\$32.00
1/1/2011 – 12/31/2011	\$32.50
1/1/2012 – 12/31/2013	\$33.00
1/1/2014 – 12/31/2015	\$33.50
1/1/2016 and after	\$34.00

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement

Eligibility Age 62 and 10 years of vesting service.

Benefit A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement

Eligibility Retirement after normal retirement age.

Benefit The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

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In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Fifteen years of benefit service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

Completed months of service from the later of date of hire or May 1, 1991. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group T—Archbold Hourly

Effective Date	April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																		
Eligibility for Participation	<p>An employee located at Archbold, Ohio enters the plan on his date of hire.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p>																		
Normal Retirement Eligibility	Age 65 and five years of vesting service.																		
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2000 – 12/31/2000</td><td>\$22.00</td></tr><tr><td>1/1/2001 – 12/31/2001</td><td>\$23.00</td></tr><tr><td>1/1/2002 – 12/31/2002</td><td>\$23.50</td></tr><tr><td>1/1/2003 – 12/31/2003</td><td>\$24.00</td></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$25.00</td></tr><tr><td>1/1/2005 – 12/31/2005</td><td>\$26.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$27.00</td></tr><tr><td>1/1/2007 and after</td><td>\$28.00</td></tr></table>	Termination Date	Rate	1/1/2000 – 12/31/2000	\$22.00	1/1/2001 – 12/31/2001	\$23.00	1/1/2002 – 12/31/2002	\$23.50	1/1/2003 – 12/31/2003	\$24.00	1/1/2004 – 12/31/2004	\$25.00	1/1/2005 – 12/31/2005	\$26.00	1/1/2006 – 12/31/2006	\$27.00	1/1/2007 and after	\$28.00
Termination Date	Rate																		
1/1/2000 – 12/31/2000	\$22.00																		
1/1/2001 – 12/31/2001	\$23.00																		
1/1/2002 – 12/31/2002	\$23.50																		
1/1/2003 – 12/31/2003	\$24.00																		
1/1/2004 – 12/31/2004	\$25.00																		
1/1/2005 – 12/31/2005	\$26.00																		
1/1/2006 – 12/31/2006	\$27.00																		
1/1/2007 and after	\$28.00																		
Early Retirement Eligibility	Age 55.																		
Benefit	A monthly benefit equal to the normal retirement benefit reduced actuarially using 6.00% interest and the 1976 PET (0–7) Mortality Table for each month early retirement precedes normal retirement.																		
Late Retirement Eligibility	Retirement after normal retirement age.																		
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																		

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In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group U—Wadsworth Hourly

Effective Date	April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.								
Eligibility for Participation	<p>An employee located at Wadsworth, Ohio enters the plan on his date of hire.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p>								
Normal Retirement Eligibility	Age 65 and five years of vesting service.								
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2003 – 12/31/2005</td><td>\$29.00</td></tr><tr><td>1/1/2006 – 8/31/2006</td><td>\$31.00</td></tr><tr><td>9/1/2006 and after</td><td>\$33.50</td></tr></table>	Termination Date	Rate	1/1/2003 – 12/31/2005	\$29.00	1/1/2006 – 8/31/2006	\$31.00	9/1/2006 and after	\$33.50
Termination Date	Rate								
1/1/2003 – 12/31/2005	\$29.00								
1/1/2006 – 8/31/2006	\$31.00								
9/1/2006 and after	\$33.50								
Early Retirement Eligibility	Age 55.								
Benefit	<p>A monthly benefit equal to the normal retirement benefit reduced actuarially using 6.00% interest and the 1976 PET (0-7) Mortality Table for each month early retirement precedes normal retirement.</p> <p>Participants that retire after age 62 with at least 30 years of service shall have their benefit reduced by 6% per year from age 65.</p>								
Late Retirement Eligibility	Retirement after normal retirement age.								
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.								
In-Service Benefit Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.								

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Benefit	Participant may elect to receive the normal retirement benefit while in active service.
Vested Termination Eligibility	Five years of vesting service.
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.
Disability Eligibility	Twenty-five years of vesting service.
Benefit	A monthly benefit payable immediately equal to the accrued benefit without reduction.
Surviving Spouse Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions Benefit Service	Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

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Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group V—Belvidere Hourly

Effective Date	April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.														
Eligibility for Participation	<p>An employee located at Belvidere, Illinois enters the plan on his date of hire.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p>														
Normal Retirement Eligibility	Age 65 and five years of vesting service.														
Benefit	<p>A monthly amount equal to years of benefit service prior to June 30, 1979 multiplied by \$8, plus years of benefit service after June 30, 1979 multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2002 – 12/31/2003</td><td>\$26.50</td></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$27.50</td></tr><tr><td>1/1/2005 – 12/31/2005</td><td>\$29.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$29.50</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$30.50</td></tr><tr><td>1/1/2008 and after</td><td>\$31.50</td></tr></table>	Termination Date	Rate	1/1/2002 – 12/31/2003	\$26.50	1/1/2004 – 12/31/2004	\$27.50	1/1/2005 – 12/31/2005	\$29.00	1/1/2006 – 12/31/2006	\$29.50	1/1/2007 – 12/31/2007	\$30.50	1/1/2008 and after	\$31.50
Termination Date	Rate														
1/1/2002 – 12/31/2003	\$26.50														
1/1/2004 – 12/31/2004	\$27.50														
1/1/2005 – 12/31/2005	\$29.00														
1/1/2006 – 12/31/2006	\$29.50														
1/1/2007 – 12/31/2007	\$30.50														
1/1/2008 and after	\$31.50														
Early Retirement Eligibility	Age 55														
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.														
Late Retirement Eligibility	Retirement after normal retirement age.														
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.														
In-Service Benefit Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.														

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Benefit	Participant may elect to receive the normal retirement benefit while in active service.
Vested Termination Eligibility	Five years of vesting service.
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.
Disability Eligibility	Fifteen years of vesting service.
Benefit	A monthly benefit payable immediately equal to the accrued benefit without reduction.
Surviving Spouse Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions Benefit Service	Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

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Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group W—Green Mountain Hourly

Effective Date	April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																		
Eligibility for Participation	<p>An employee located at Green Mountain, North Carolina enters the plan on his date of hire.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p>																		
Normal Retirement Eligibility	Age 65 and five years of vesting service.																		
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2000 – 12/31/2005</td><td>\$27.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$27.50</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$28.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$28.50</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$29.00</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$30.00</td></tr><tr><td>1/1/2011 – 12/31/2011</td><td>\$31.00</td></tr><tr><td>1/1/2012 and after</td><td>\$31.50</td></tr></table>	Termination Date	Rate	1/1/2000 – 12/31/2005	\$27.00	1/1/2006 – 12/31/2006	\$27.50	1/1/2007 – 12/31/2007	\$28.00	1/1/2008 – 12/31/2008	\$28.50	1/1/2009 – 12/31/2009	\$29.00	1/1/2010 – 12/31/2010	\$30.00	1/1/2011 – 12/31/2011	\$31.00	1/1/2012 and after	\$31.50
Termination Date	Rate																		
1/1/2000 – 12/31/2005	\$27.00																		
1/1/2006 – 12/31/2006	\$27.50																		
1/1/2007 – 12/31/2007	\$28.00																		
1/1/2008 – 12/31/2008	\$28.50																		
1/1/2009 – 12/31/2009	\$29.00																		
1/1/2010 – 12/31/2010	\$30.00																		
1/1/2011 – 12/31/2011	\$31.00																		
1/1/2012 and after	\$31.50																		
Early Retirement Eligibility	Age 55 and 110 years of vesting service																		
Benefit	A monthly benefit equal to the normal retirement benefit reduced actuarially using 6.00% interest and the 1976 PET (0-7) Mortality Table for each month early retirement precedes normal retirement.																		
Late Retirement Eligibility	Retirement after normal retirement age.																		
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																		

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In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group X—Hamilton Hourly

Effective Date	April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																		
Eligibility for Participation	<p>An employee located at Hamilton, Washington enters the plan on his date of hire.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p>																		
Normal Retirement Eligibility	Age 65 and five years of vesting service.																		
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$25.00</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$27.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$28.50</td></tr><tr><td>1/1/2009 – 12/31/2009</td><td>\$29.50</td></tr><tr><td>1/1/2010 – 12/31/2010</td><td>\$31.00</td></tr><tr><td>1/1/2011 – 12/31/2011</td><td>\$32.00</td></tr><tr><td>1/1/2012 – 12/31/2012</td><td>\$33.50</td></tr><tr><td>1/1/2013 and after</td><td>\$34.50</td></tr></table>	Termination Date	Rate	1/1/2006 – 12/31/2006	\$25.00	1/1/2007 – 12/31/2007	\$27.00	1/1/2008 – 12/31/2008	\$28.50	1/1/2009 – 12/31/2009	\$29.50	1/1/2010 – 12/31/2010	\$31.00	1/1/2011 – 12/31/2011	\$32.00	1/1/2012 – 12/31/2012	\$33.50	1/1/2013 and after	\$34.50
Termination Date	Rate																		
1/1/2006 – 12/31/2006	\$25.00																		
1/1/2007 – 12/31/2007	\$27.00																		
1/1/2008 – 12/31/2008	\$28.50																		
1/1/2009 – 12/31/2009	\$29.50																		
1/1/2010 – 12/31/2010	\$31.00																		
1/1/2011 – 12/31/2011	\$32.00																		
1/1/2012 – 12/31/2012	\$33.50																		
1/1/2013 and after	\$34.50																		
Early Retirement Eligibility	Age 55 and 10 years of vesting service.																		
Benefit	<p>A monthly benefit equal to the normal retirement benefit reduced actuarially using 6.00% interest and the 1976 PET (0-7) Mortality Table for each month early retirement precedes normal retirement.</p> <p>Participants who retire after age 62 with 30 or more years of service receive the normal retirement benefit without reduction for early commencement.</p>																		
Late Retirement Eligibility	Retirement after normal retirement age.																		
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																		

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In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group Y—Non-Union Hourly

Effective Date April 29, 1994. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An employee located at Caldwell, Idaho, Aurora, Indiana or Aberdeen, Mississippi enters the plan on his date of hire.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

Normal Retirement Eligibility Age 65 and five years of vesting service.

Benefit **Aurora, Indiana**
A monthly amount equal to years of benefit service earned on or after November 1, 1986 multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2000	\$17.50
1/1/2001 – 12/31/2001	\$18.00
1/1/2002 – 12/31/2003	\$18.50
1/1/2004 – 12/31/2007	\$19.00
1/1/2008 – 12/31/2008	\$20.00
1/1/2009 – 12/31/2009	\$21.00
1/1/2010 – 12/31/2010	\$22.00
1/1/2011 – 12/31/2011	\$22.50
1/1/2012 and after	\$23.00

Aberdeen, Mississippi
A monthly amount equal to years of benefit service earned on or after November 1, 1986 multiplied by the rate from the following table:

Termination Date	Rate
1/1/2001 – 12/31/2001	\$18.50
1/1/2002 – 12/31/2002	\$19.00
1/1/2003 – 12/31/2003	\$19.50
1/1/2004 – 12/31/2004	\$20.00
1/1/2005 – 12/31/2005	\$20.50
1/1/2006 and after	\$21.00

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Early Retirement

Eligibility

Age 55 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced actuarially using the interest rate prescribed by the PBGC to value annuities under terminating pension plans and the UP-84 (+1, -5) Mortality Table for each month early retirement precedes normal retirement.

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group AA—Red Hill Hourly

Effective Date	October 29, 1996. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.
Eligibility for Participation	<p>An employee located at the Red Hill facility enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>
Normal Retirement Eligibility	Age 65 and five years of vesting service.
Benefit	A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2004 – 12/31/2004	\$28.00
1/1/2005 – 12/31/2005	\$30.00
1/1/2006 – 12/31/2006	\$31.00
1/1/2007 – 12/31/2007	\$32.50
1/1/2008 – 12/31/2008	\$33.50
1/1/2009 – 12/31/2009	\$35.50
1/1/2010 – 12/31/2010	\$36.00
1/1/2011 – 12/31/2012	\$37.00
1/1/2013 – 12/31/2014	\$37.50
1/1/2015 – 12/31/2015	\$38.00
1/1/2017 and after	\$38.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement Eligibility	Age 62 and 10 years of vesting service.
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability
Eligibility

Fifteen years of benefit service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1,
1994 for retirement eligible participants or vested
termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group BB—Schoolhouse Quartz and Spruce Pine Hourly

Effective Date September 6, 1996. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An hourly employee enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement Eligibility Age 65 and five years of vesting service.

Benefit

Schoolhouse Quartz

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2001 – 12/31/2001	\$25.50
1/1/2002 – 12/31/2002	\$26.00
1/1/2003 – 12/31/2003	\$27.00
1/1/2004 – 12/31/2004	\$28.00
1/1/2005 – 12/31/2005	\$30.00
1/1/2006 – 12/31/2006	\$31.00
1/1/2007 – 12/31/2007	\$32.50
1/1/2008 – 12/31/2008	\$33.50
1/1/2009 – 12/31/2009	\$35.50
1/1/2010 – 12/31/2010	\$36.00
1/1/2011 – 12/31/2011	\$37.00
1/1/2012 – 12/31/2014	\$37.50
1/1/2015 – 12/31/2016	\$38.00
1/1/2017 and after	\$38.50

No credited service earned on or after January 1, 2019 shall be included.

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Spruce Pine

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2005 – 12/31/2005	\$28.00
1/1/2006 – 12/31/2006	\$30.00
1/1/2007 – 12/31/2007	\$31.00
1/1/2008 – 12/31/2008	\$32.50
1/1/2009 – 12/31/2009	\$34.00
1/1/2010 – 12/31/2010	\$35.50
1/1/2011 – 12/31/2011	\$36.00
1/1/2012 – 12/31/2012	\$37.00
1/1/2013 – 12/31/2015	\$37.50
1/1/2016 – 12/31/2017	\$38.00
1/1/2018 and after	\$38.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement

Eligibility

Age 62 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

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Disability	
Eligibility	Ten years of vesting service
Benefit	A monthly benefit payable immediately equal to the accrued benefit without reduction.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions	
Benefit Service	Completed months of service from the later of date of hire or September 6, 1996. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group CC—Voca Plant Hourly

Effective Date March 17, 1997. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An hourly employee located at Voca, Texas enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2005 – 12/31/2006	\$15.50
1/1/2007– 12/31/2007	\$16.50
1/1/2008 – 12/31/2008	\$17.50
1/1/2009 – 12/31/2010	\$19.00
1/1/2011 – 12/31/2012	\$21.00
1/1/2013 – 12/31/2014	\$21.50
1/1/2015 – 12/31/2016	\$22.00
1/1/2017 and after	\$22.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 62 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

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In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

Completed months of service from the later of date of hire or March 17, 1997. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

All service from date of hire or March 17, 1997 if later. A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group EE—Tuscaloosa and Junction City Hourly

Effective Date April 1, 1971. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An hourly employee working at the Georgia Silica Division or Alabama Silica Division enters the plan on the January 1 or July 1 after completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

A monthly amount equal to years of benefit service earned after April 1, 1971 multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2000	\$18.50
1/1/2001 – 12/31/2001	\$19.00
1/1/2002 – 12/31/2002	\$19.50
1/1/2003 – 12/31/2003	\$20.00
1/1/2004 – 12/31/2004	\$20.50
1/1/2005 – 12/31/2005	\$21.50
1/1/2006 – 12/31/2006	\$22.50
1/1/2007 – 12/31/2007	\$23.50
1/1/2008 – 12/31/2008	\$24.50
1/1/2009 – 12/31/2009	\$25.50
1/1/2010 – 12/31/2010	\$27.00
1/1/2011 and after	\$27.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 55 and 20 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced actuarially using 6.00% interest and the 1951 GA mortality (male rates) projected to 1970 by scale C and set back one year, for each month early retirement precedes normal retirement.

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Age 50 and 10 years of benefit service and eligible for Social Security disability benefits.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Ten year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
75% joint and survivor annuity
50% joint and survivor annuity
Level income annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Continuous service from date of hire. Employees who complete 1,000 hours of service shall earn a year of benefit service, with partial credit for a year of less than 1,000 hours. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group FF—Huntingburg, Troup and Van Horn Hourly

Effective Date September 1, 1999. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An hourly employee located at Huntingburg, Indiana; Troup, Texas; or Van Horn, Texas enters the plan on the January 1 or July 1 after completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees of Huntingburg and Troup and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

Huntingburg

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/1999 – 12/31/2005	\$21.00
1/1/2006– 12/31/2007	\$22.00
1/1/2008 – 12/31/2008	\$23.00
1/1/2009 – 12/31/2010	\$24.00
1/1/2011 – 12/31/2012	\$25.00
1/1/2013 – 12/31/2014	\$25.50
1/1/2015 – 12/31/2016	\$26.00
1/1/2017 and after	\$26.50

No credited service earned on or after January 1, 2019 shall be included.

Troup

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2006 – 12/31/2007	\$22.00
1/1/2008 – 12/31/2008	\$23.00
1/1/2009 – 12/31/2009	\$24.00
1/1/2010 – 12/31/2011	\$25.00
1/1/2012 – 12/31/2014	\$26.00
1/1/2015 – 12/31/2016	\$26.50
1/1/2017 and after	\$27.00

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No credited service earned on or after January 1, 2019 shall be included.

Van Horn

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/1999 – 12/31/2001	\$21.00
1/1/2002 and after	\$21.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 62 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

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Disability	
Eligibility	Fifteen years of vesting service.
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions	
Benefit Service	Completed months of service from the later of date of hire or September 1, 1999. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group GG—McIntyre Hourly

Effective Date	January 1, 1969. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.
Eligibility for Participation	<p>An employee located at McIntyre, Georgia enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2010, the plan is closed to new entrants and to rehires and transfers effective April 15, 2017.</p>
Normal Retirement	
Eligibility	Age 65 and five years of vesting service.
Benefit	A monthly amount equal to 1.2% of final average compensation plus 0.3% of final average compensation in excess of covered compensation, multiplied by years of benefit service, up to a maximum of 35 years.
Early Retirement	
Eligibility	Age 55 and 15 years of vesting service.
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.25% for each of the first 96 months early retirement precedes normal retirement and 0.4% for the next 24 months.
Late Retirement	
Eligibility	Retirement after normal retirement age.
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.
Vested Termination	
Eligibility	Five years of vesting service.
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Disability	
Eligibility	Five years of vesting service
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced actuarially for early commencement.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 5-year certain and life annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only if the present value of the accrued benefit is \$8,500 or less)
Actuarial Equivalence	UP-1984 Mortality Table and 6% interest rate.
Definitions	
Benefit Service	One year of benefit service is credited for each calendar year that an employee works at least 1,000 hours.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.
Final Average Compensation	Average of the highest five consecutive calendar years' compensation out of the last 10 calendar years prior to termination.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group HH—Hephzibah Hourly

Effective Date	January 1, 1985. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																				
Eligibility for Participation	<p>An hourly employee located at Hephzibah, Georgia enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service. An employee with one year of service as of June 20, 2000 automatically enters the plan.</p> <p>Effective January 1, 2009, the plan is closed to new entrants and to rehires and transfers effective April 15, 2017.</p>																				
Normal Retirement Eligibility	Age 65 or five years of vesting service.																				
Benefit	<p>A monthly amount equal to years of benefit service earned prior to January 1, 1985 times \$1.00 plus years of benefit service earned after January 1, 1985, up to a maximum of 35, multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2003 – 12/31/2003</td><td>\$22.50</td></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$23.00</td></tr><tr><td>1/1/2005– 12/31/2005</td><td>\$24.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$24.50</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$25.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$26.00</td></tr><tr><td>1/1/2009 – 12/31/2014</td><td>\$27.00</td></tr><tr><td>1/1/2015 – 12/31/2016</td><td>\$27.50</td></tr><tr><td>1/1/2017 and after</td><td>\$28.00</td></tr></table>	Termination Date	Rate	1/1/2003 – 12/31/2003	\$22.50	1/1/2004 – 12/31/2004	\$23.00	1/1/2005– 12/31/2005	\$24.00	1/1/2006 – 12/31/2006	\$24.50	1/1/2007 – 12/31/2007	\$25.00	1/1/2008 – 12/31/2008	\$26.00	1/1/2009 – 12/31/2014	\$27.00	1/1/2015 – 12/31/2016	\$27.50	1/1/2017 and after	\$28.00
Termination Date	Rate																				
1/1/2003 – 12/31/2003	\$22.50																				
1/1/2004 – 12/31/2004	\$23.00																				
1/1/2005– 12/31/2005	\$24.00																				
1/1/2006 – 12/31/2006	\$24.50																				
1/1/2007 – 12/31/2007	\$25.00																				
1/1/2008 – 12/31/2008	\$26.00																				
1/1/2009 – 12/31/2014	\$27.00																				
1/1/2015 – 12/31/2016	\$27.50																				
1/1/2017 and after	\$28.00																				
Early Retirement Eligibility	Age 55 and 15 years of vesting service or age 62 and 10 years of benefit service																				
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.4% for each month early retirement precedes age 62.																				

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service and eligible for Social Security disability benefit.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity. If the participant dies between ages 65 and 70, payments continue to a beneficiary until the participant would have turned age 70.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity, with payments continuing to a beneficiary until the participant would have turned age 70 if the participant dies between ages 65 and 70
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Actuarial Equivalence

UP-1984 Mortality Table and 8.50% interest rate.

Definitions

Benefit Service

Full years of employment with Babcock and Wilcox Company prior to January 1, 1985. After January 1, 1985, years and months of employment with United Catalysts, Inc.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group II—Ione Hourly

Effective Date	September 23, 1983. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																																
Eligibility for Participation	<p>An hourly employee located at Ione, California enters the plan on the January 1 or July 1 after completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers.</p>																																
Normal Retirement Eligibility	Age 65 and five years of vesting service.																																
Benefit	<p>Labor Grade 1–10</p> <p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>4/1/2000 – 3/31/2001</td><td>\$34.00</td></tr><tr><td>4/1/2001 – 3/31/2002</td><td>\$35.00</td></tr><tr><td>4/1/2002 – 3/31/2005</td><td>\$37.00</td></tr><tr><td>4/1/2005 – 3/31/2003</td><td>\$40.00</td></tr><tr><td>1/1/2008 – 12/31/2014</td><td>\$41.00</td></tr><tr><td>1/1/2009 – 12/31/2016</td><td>\$48.00</td></tr><tr><td>1/1/2014 and after</td><td>\$51.00</td></tr></table> <p>Labor Grade 11–15</p> <p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>4/1/2000 – 3/31/2001</td><td>\$35.00</td></tr><tr><td>4/1/2001 – 3/31/2002</td><td>\$36.00</td></tr><tr><td>4/1/2002 – 3/31/2005</td><td>\$37.00</td></tr><tr><td>4/1/2005 – 3/31/2003</td><td>\$40.00</td></tr><tr><td>1/1/2008 – 12/31/2014</td><td>\$41.00</td></tr><tr><td>1/1/2009 – 12/31/2016</td><td>\$48.00</td></tr><tr><td>1/1/2014 and after</td><td>\$51.00</td></tr></table>	Termination Date	Rate	4/1/2000 – 3/31/2001	\$34.00	4/1/2001 – 3/31/2002	\$35.00	4/1/2002 – 3/31/2005	\$37.00	4/1/2005 – 3/31/2003	\$40.00	1/1/2008 – 12/31/2014	\$41.00	1/1/2009 – 12/31/2016	\$48.00	1/1/2014 and after	\$51.00	Termination Date	Rate	4/1/2000 – 3/31/2001	\$35.00	4/1/2001 – 3/31/2002	\$36.00	4/1/2002 – 3/31/2005	\$37.00	4/1/2005 – 3/31/2003	\$40.00	1/1/2008 – 12/31/2014	\$41.00	1/1/2009 – 12/31/2016	\$48.00	1/1/2014 and after	\$51.00
Termination Date	Rate																																
4/1/2000 – 3/31/2001	\$34.00																																
4/1/2001 – 3/31/2002	\$35.00																																
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4/1/2005 – 3/31/2003	\$40.00																																
1/1/2008 – 12/31/2014	\$41.00																																
1/1/2009 – 12/31/2016	\$48.00																																
1/1/2014 and after	\$51.00																																
Termination Date	Rate																																
4/1/2000 – 3/31/2001	\$35.00																																
4/1/2001 – 3/31/2002	\$36.00																																
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4/1/2005 – 3/31/2003	\$40.00																																
1/1/2008 – 12/31/2014	\$41.00																																
1/1/2009 – 12/31/2016	\$48.00																																
1/1/2014 and after	\$51.00																																

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Labor Grade 16 and above

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
4/1/2000 – 3/31/2001	\$36.00
4/1/2001 – 3/31/2005	\$37.00
4/1/2005 – 3/31/2003	\$40.00
1/1/2008 – 12/31/2014	\$41.00
1/1/2009 – 12/31/2016	\$48.00
1/1/2014 and after	\$51.00

Early Retirement

Eligibility

Age 55 and 10 years of vesting service or age 60

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes age 60.

Employees age 55 with 30 years of benefit service may retire with no reduction.

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of benefit service and eligible for Social Security disability benefits.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Six year certain and life annuity.

With Spouse

50% Joint and survivor annuity with six years certain reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse with six years certain.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Joint and survivor annuities as above with 6 years certain
Level income annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

The Troy Grove Pension Plan for Hourly Bargain Unit Employees (Technisand)

Effective Date November 1, 1991. Amended and restated effective January 1, 2015.

Eligibility for Participation An hourly employee covered under the collective bargaining agreement between the Employer and the United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers (United Steelworkers USW) AFL-CIO, CLC and its Local 31G-04 shall become a participant in this plan after they have completed one year of service and have attained age 20.5.

The plan is frozen to new entrants on and after January 1, 2017.

Normal Retirement
Eligibility

Age 65 or five years of participation, if later.

Benefit

A monthly amount equal to years of credited service multiplied by the benefit rate from the following table:

Termination	Benefit Rate
Prior to 1/1/1995	\$14.00
1/1/1995-12/31/1995	\$15.00
1/1/1996-12/31/1996	\$16.00
1/1/1997-12/31/1997	\$17.00
1/1/1998-12/31/1998	\$18.00
1/1/1999-12/31/1999	\$19.00
1/1/2000-11/24/2000	\$20.00
11/25/2000-11/21/2003	\$21.00
11/22/2003-11/21/2004	\$22.00
11/22/2004-11/21/2005	\$23.00
11/22/2005-11/21/2006	\$24.00
11/22/2006-11/21/2007	\$25.00
11/22/2007-11/21/2008	\$26.00
11/22/2008-11/21/2009	\$27.00
11/22/2009-11/21/2010	\$28.00
11/22/2010-11/21/2011	\$29.00
11/22/2011-11/21/2012	\$30.00
11/22/2012-11/21/2013	\$31.00
11/22/2013-11/21/2014	\$32.00
11/22/2014 and after	\$33.00

No credited service earned on or after January 1, 2017 shall be included.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Early Retirement
Eligibility

Age 55 and 10 years of vesting service or 25 years of vesting service with the sum of the age and total years of vesting service equal to 75 or more.

Benefit

For early retirements with age 55 and 10 years of vesting service, a monthly benefit equal to the normal retirement benefit reduced by $\frac{1}{2}$ of 1% for each month early retirement precedes normal retirement.

For early retirements with 25 years of vesting service and the sum of the age and total years of vesting service equal to 75 or more, the unreduced accrued benefit is payable.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement (age 55 and 10 years of vesting service). The benefit will be reduced by $\frac{1}{2}$ of 1% for each month the early retirement precedes the normal retirement.

Disability
Eligibility

Totally and permanently disabled with 10 years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit with no reduction for early retirement

Surviving Spouse
Eligibility

Married for one year and five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Normal Form of Annuity
Without Spouse

Ten-year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
5-year certain and life annuity
10-year certain and life annuity
15-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Actuarial Equivalence

1994 GAR Mortality Table and 5.50% interest rate.

Definitions

Credited Service

A full year of credited service is earned if the employee works 2080 or more hours in one plan year. Credit is granted for fractional years. No benefit service may be earned after December 31, 2016.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year. Credit is granted for fractional years.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Wedron Silica Company Hourly Employees's Pension Plan

Effective Date July 1, 1984. Amended and restated effective July 1, 2015.

Eligibility for Participation An hourly employee covered under the collective bargaining agreement between the Employer and the United Steel, Paper, and International Union Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers, Affiliated with AFL-CIO-CLC on behalf of Ottawa Local No. 31-G (00) shall become a participant in this plan after they have completed one year of service and have attained age 21.

The plan is frozen to new entrants on and after January 1, 2013.

Normal Retirement
Eligibility

Age 65 or five years of participation, if later.

Benefit

A monthly amount equal to years of credited service multiplied by the benefit rate from the following table:

Termination Date	Benefit Rate	
	Hired Prior to April 28, 1997	Hired After April 28, 1997
04/21/1987–06/08/1991	\$21.00	N/A
06/09/1991–04/26/1992	\$22.00	N/A
04/27/1992–04/26/1993	\$22.50	N/A
04/27/1993–04/23/1994	\$23.00	N/A
04/24/1994–04/23/1995	\$24.00	N/A
04/24/1995–04/23/1996	\$24.50	N/A
04/24/1996–12/31/1996	\$25.00	N/A
01/01/1997–12/31/1997	\$25.50	\$17.00
01/01/1998–12/31/1999	\$26.00	\$17.00
01/01/2000–12/31/2000	\$26.50	\$18.00
01/01/2001–12/31/2001	\$27.00	\$18.00
01/01/2002–12/31/2002	\$29.00	\$20.00
01/01/2003–12/31/2003	\$30.00	\$21.00
01/01/2004–12/31/2004	\$32.00	\$23.00
01/01/2005–12/31/2005	\$33.00	\$24.00
01/01/2006–12/31/2006	\$35.00	\$26.00
01/01/2007–12/31/2007	\$37.00	\$28.00
01/01/2008–12/31/2008	\$39.00	\$29.00
01/01/2009–12/31/2009	\$40.00	\$31.00
01/01/2010–12/31/2010	\$41.00	\$33.00
01/01/2011 and after	\$43.00	\$34.00

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

No credited service earned on or after January 1, 2013 shall be included.

Early Retirement
Eligibility

Age 55 and 10 years of vesting service, age 62 and 10 years of vesting service or 30 years of credited service with the sum of age and full years of credited service equal to 80 or more.

Benefit

For early retirements with age 55 and 10 years of vesting service, a monthly benefit equal to the normal retirement benefit reduced by $\frac{1}{2}$ of 1% for each month early retirement precedes normal retirement.

For early retirements with age 62 and 10 years of vesting service or 30 years of credited service with the sum of the age and full years of credited service equal to 80 or more, the unreduced accrued benefit is payable.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement (age 55 and 10 years of vesting service). The benefit will be reduced by $\frac{1}{2}$ of 1% for each month the early retirement precedes the normal retirement.

Disability
Eligibility

Totally and permanently disabled with four years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced by $\frac{1}{2}$ of 1% for each month disability retirement precedes normal retirement. No reductions shall apply for participants with 10 or more years of vesting service.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Surviving Spouse

Eligibility

Married for one year and five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Ten-year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
5-year certain and life annuity
10-year certain and life annuity
15-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Annual cash installments for up to five years
Lump sum (only if lump sum value is less than \$25,000 and the participant is eligible for immediate commencement)

Actuarial Equivalence

1994 GAR Mortality Table and 5.50% interest rate.

Definitions

Credited Service

A full year of credited service is earned if the employee works 2080 or more hours in one plan year. Credit is granted for fractional years. No benefit service may be earned after December 31, 2012.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year. Credit is granted for fractional years.

Plan Changes Since the Prior Year

As of December 31, 2019, the Wedron Silica Company Hourly Employees' Pension Plan and the Pension Plan for Hourly Bargaining Unit of Technisand – Troy Grove were merged into the Covia Holdings Corporation Pension plan.

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

The enrolled actuary changed from Thomas L. Mosher of Buck Global, LLC to Gregory H. Reynolds of Aon Consulting, Inc.

Plan Name	COVIA HOLDINGS CORPORATION PENSION PLAN
Plan Sponsor EIN	13-2656671
ERISA Plan No.	003
Plan Year End	12/31/2020

The required attachment noted below is included within the Accountant's Opinion attachment to the Form 5500 Schedule H, Part III, which consists of the entire Audit report issued by the Plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line Item	Description
5500 Schedule H	Line 4i	Schedule of Assets (Held at End of Year)

Schedule SB Attachment (Form 5500)—2020 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, line 25—Change in Method

A change in the interest rate basis from the IRS spot rate yield curve to the segment rates with a four-month look-back.

This change followed a plan merger with the Wedron Silica Company Hourly Employees' Pension Plan and receives automatic approval under Code section 430 and Revenue Procedure 2017-56.