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).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2021

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

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.)
- [X] 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:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
COOPER-STANDARD AUTOMOTIVE INC. SALARIED RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 025

1c Effective date of plan 12/23/2004

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)
COOPER-STANDARD AUTOMOTIVE INC.

40300 TRADITIONS DR.
NORTHVILLE, MI 48168

2b Employer Identification Number (EIN) 34-0549970

2c Plan Sponsor's telephone number 248-596-5900

2d Business code (see instructions) 336300

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.	10/12/2022	AARON PRINCE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	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

3a Plan administrator's name and address [X] 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**	2462
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)**	1102
a(2) Total number of active participants at the end of the plan year	**6a(2)**	980
b Retired or separated participants receiving benefits	**6b**	521
c Other retired or separated participants entitled to future benefits	**6c**	756
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	2257
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	117
f Total. Add lines **6d** and **6e**	**6f**	2374
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 1C 1I

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)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(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)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [X] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **A** (Insurance Information)
- **(4)** [ ] **C** (Service Provider Information)
- **(5)** [X] **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 2021 Form M-1 annual report. If the plan was not required to file the 2021 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_____

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

2021

This Form is Open to Public Inspection

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

▶ **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
COOPER-STANDARD AUTOMOTIVE INC. SALARIED RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 025

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
COOPER-STANDARD AUTOMOTIVE INC.

D Employer Identification Number (EIN)
34-0549970

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2021

2 Assets:

a Market value	**2a**	254599319
b Actuarial value	**2b**	229139387

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	542	95905243	95905243
b For terminated vested participants	821	28861557	28861557
c For active participants	1103	53745369	57065986
d Total	2466	178512169	181832786

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**	5.52 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	556442
b Expected plan-related expenses	**6b**	867000
c Total (line 6a + line 6b)	**6c**	1423442

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

Signature of actuary

09/23/2022
Date

MELISSA MAYEA
Type or print name of actuary

20-07650
Most recent enrollment number

WILLIS TOWERS WATSON US LLC
Firm name

248-936-7700
Telephone number (including area code)

TRAVELERS TOWER
26555 EVERGREEN ROAD SUITE 1600
SOUTHFIELD, MI 48076
Address of the firm

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 [ ]

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	44548783
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	4011616
9	Amount remaining (line 7 minus line 8)	0	40537167
10	Interest on line 9 using prior year's actual return of 15.06 %	0	6104897
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	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 5.31 %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	1123731
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	45518333

Part III Funding Percentages

14	Funding target attainment percentage	14	100.98 %
15	Adjusted funding target attainment percentage	15	119.94 %
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	92.70 %
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

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

21 Discount rate:

a Segment rates:	1st segment: 4.75 %	2nd segment: 5.36 %	3rd segment: 6.11 %	☐ N/A, full yield curve used
b Applicable month (enter code)			**21b**	0
22 Weighted average retirement age			**22**	61

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 6c)	**31a**	1423442
b Excess assets, if applicable, but not greater than line 31a	**31b**	1423442

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 D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
COOPER-STANDARD AUTOMOTIVE INC. SALARIED RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 025

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
COOPER-STANDARD AUTOMOTIVE INC.

D Employer Identification Number (EIN)
34-0549970

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: COOPER STANDARD MASTER TRUST

b Name of sponsor of entity listed in (a): COOPER STANDARD AUTOMOTIVE INC.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
26-6611154-001	M	262386653

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II **Information on Participating Plans (to be completed by DFEs)**
(Complete as many entries as needed to report all participating plans)

a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
COOPER-STANDARD AUTOMOTIVE INC. SALARIED RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 025

C Plan sponsor's name as shown on line 2a of Form 5500
COOPER-STANDARD AUTOMOTIVE INC.

D Employer Identification Number (EIN)
34-0549970

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)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(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)	254599319	262386653
(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)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	**(b)** End of Year
1d	Employer-related investments:			
	(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	254599319	262386653
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	254599319	262386653

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)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		0
	(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)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(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)		19101922
(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)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		19101922
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	11314588	
(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)		11314588
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)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		0
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		11314588
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		7787334
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) [X] 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) [X] 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: GILMORE, JASION MAHLER LTD **(2)** EIN: 34-1827159

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:

		Yes	No	Amount
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.)	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?	**4e**	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?	**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.)	**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.)	**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?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**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 439768.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
COOPER-STANDARD AUTOMOTIVE INC. SALARIED RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 025

C Plan sponsor's name as shown on line 2a of Form 5500
COOPER-STANDARD AUTOMOTIVE INC.

D Employer Identification Number (EIN)
34-0549970

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): 36-3046063

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 | 62

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

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)	**14a**	
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)	**14b**	
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)	**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	**15a**	
b The corresponding number for the second preceding plan year	**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	**16a**	
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	**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: 48.1 % Investment-Grade Debt: 41.5 % High-Yield Debt: 0.0 % Real Estate: 10.4 % Other: 0.0 %

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): EFFECTIVE AND MODIFIED

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 _____

COOPER-STANDARD AUTOMOTIVE INC.
SALARIED RETIREMENT PLAN
FINANCIAL STATEMENTS
AND INDEPENDENT AUDITOR'S REPORT
DECEMBER 31, 2021 AND 2020

CONTENTS

	PAGE
INDEPENDENT AUDITOR'S REPORT	3 – 6
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS	7
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS	8
NOTES TO FINANCIAL STATEMENTS	9 – 19

GJM GILMORE JASION MAHLER, LTD
INNOVATIVE IDEAS. TRUSTED ADVICE.

INDEPENDENT AUDITOR'S REPORT

Benefits Plan Committee and Plan Participants
Cooper-Standard Automotive Inc.
Salaried Retirement Plan
Northville, Michigan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements
We have performed an audit of the financial statements of Cooper-Standard Automotive Inc. Salaried Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements
In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).
- The information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

GJMLTD.COM

TOLEDO OFFICE:
1785 INDIAN WOOD CIRCLE
MAUMEE OH 43537-4010
PHONE: 419.794.2000
FAX: 419.794.2090

FINDLAY OFFICE:
551 LAKE CASCADES PKWY
PO BOX 1106
FINDLAY OH 45839-1106
PHONE: 419.423.4481
FAX: 419.423.4865

An independently owned member RSM US Alliance

RSM US Alliance member firms are separate and independent businesses and legal entities that are responsible for their own acts and omissions, and each are separate and independent from RSM US LLP. RSM US LLP is the U.S. Member firm of RSM International, a global network of independent audit, tax, and consulting firms. Members of RSM US Alliance have access to RSM International resources through RSM US LLP but are not member firms of RSM International.

Basis for Opinion on the 2021 Financial Statements
We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements
Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor’s Responsibilities for the Audit of the 2021 Financial Statements
Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements--Continued
In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

GJM GILMORE JASION MAHLER, LTD
INNOVATIVE IDEAS. TRUSTED ADVICE.

Other Matter

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated September 29, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Gilmore Jasion Mahler, LTD

Maumee, Ohio
October 5, 2022

COOPER-STANDARD AUTOMOTIVE INC.
SALARIED RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2021 and 2020

	2021	2020
Investments, at fair value:		
Interest in Master Trust	$ 262,386,653	$ 254,599,319
Net assets available for benefits	$ 262,386,653	$ 254,599,319

The accompanying notes are an integral part of these financial statements.

COOPER-STANDARD AUTOMOTIVE INC.
SALARIED RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended December 31, 2021 and 2020

	2021	2020
Net investment income from Master Trust	$ 20,144,181	$ 34,268,713
Benefit and withdrawal payments directly to participants	(11,314,588)	(11,518,876)
Administrative expenses	(1,042,259)	(1,008,315)
Net increase	7,787,334	21,741,522
Net assets available for benefits:		
Net assets available for benefits at beginning of year	254,599,319	232,857,797
Net assets available for benefits at end of year	$ 262,386,653	$ 254,599,319

The accompanying notes are an integral part of these financial statements.

COOPER-STANDARD AUTOMOTIVE INC.
SALARIED RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 1–Description of the Plan

The following brief description of the Cooper-Standard Automotive Inc. Salaried Retirement Plan (the Plan) provides only general information. Participants should refer to their specific Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined benefit pension plan covering substantially all salaried and non-union hourly employees of Cooper-Standard Automotive Inc. (the Plan Sponsor) hired prior to January 1, 2009. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

The Plan has an agreement with The Northern Trust Company (the Trustee) to act as trustee of the Plan's assets. A master trust was formed with other plans administered by the Plan Sponsor to hold and administer all of the Plan's assets. See Note 5 for master trust disclosures.

Some of the Plan's participants may be eligible for unreduced monthly pension benefits upon attainment of 30 years of continuous credited service. Participants also may retire earlier than the normal retirement age. Pension benefits for participants with less than 30 years continuous credited service are subject to a reduction based upon the time by which the retirement precedes the participant's attainment of age 62.

The amount of any pension benefit otherwise available may be reduced by certain disability payments (but not payments under the Federal Insurance Contribution Act (FICA)). The Plan provides certain survivor and disability benefits, and various optional forms of payment, some actuarially reduced.

Eligibility

Any employee of the Plan Sponsor (including any United States citizen who is employed by a "foreign affiliate" (as defined in Section 3121(I)(6) of the Internal Revenue Code (the Code)) for which the Plan Sponsor has entered into an agreement with the Internal Revenue Service pursuant to Section 3121(I) of the Code, is not a nonresident alien, is not a leased employee, is not an independent contractor or an employee of an independent contractor, and is not a member of the Plan Sponsor's Board of Directors acting solely in that capacity is eligible for participation in the Plan. For part-time employees, the service requirement is 1 year and 1,000 hours and for full-time employees, the service requirement is 1 year. Effective January 1, 2009, the Plan was frozen to all new employees.

Employees from the Bowling Green Seal Plan who are subject to the collective bargaining agreements between the Plan Sponsor and Local Union #1042 of the United Steelworkers of America are eligible for participation in the Plan and continue to accrue service. The current bargaining agreement is effective July 23, 2020 through July 23, 2023. Effective January 1, 2009, the plan was frozen to all new employees.

Funding policy/contributions

The Plan is funded entirely through contributions made by the Plan Sponsor. The Plan Sponsor contributes such amounts as are deemed necessary on an actuarial basis to provide the master trust with assets sufficient to meet the benefits to be paid to the Plan's participants. The contributions are designed to fund current service costs and to fund prior service costs over periods of ten to twenty years. The Plan Sponsor's contributions for 2021 and 2020 exceeded the minimum funding requirements of ERISA.

Note 1–Description of the Plan–continued

Vesting
Prior to January 1, 2008, participants in the Plan became vested upon completion of 5 years of vesting service or reaching normal retirement age (age 65). Effective January 1, 2008, in accordance with the provisions of the Pension Protection Act, participants that are receiving benefits in the Plan under a cash balance formula become vested upon completion of 3 years of vesting service.

Pension benefits
The Plan includes participants that were participants in other plans that have been merged into this plan. Benefit payment calculations vary as described below depending on the prior plan under which service was accrued.

Participants that were participants in the Cooper Tire & Rubber Company Spectrum Retirement Plan as of December 31, 2001, who were born before 1962 and whose credited service is before 1987 (Cooper Tire grandfathered participants), are entitled to a monthly "protected benefit" equal to 1.5 percent of the monthly average of all compensation (as defined in the Plan) during the highest five of the ten calendar years prior to the year of termination or retirement (minimum of $20), multiplied by the years of continuous credited service.

The sum of the Cooper Tire grandfathered participant's retirement benefit under the Plan and his/her primary social security (FICA) benefit may not exceed 90 percent of the monthly average of all compensation (as defined in the Plan) during the highest five of the last ten calendar years prior to the year of termination or retirement, unless the $20 minimum would serve to exceed the above amount.

For Cooper Tire grandfathered participants with less than 30 years of continuous credited service, the above 90 percent limitation and the amount of FICA benefit taken into account in computing the Plan benefit will be reduced by $1/30^{th}$ for each year of continuous credited service less than 30.

Participants that were participants in the Standard Products Plan as of December 31, 2001 (Standard Products grandfathered participants), who were employed prior to June 30, 1976, are entitled to a monthly benefit equal to the greater of a) an amount equal to a percentage of average compensation (ranging from 22 percent-40 percent) multiplied by years of service or b) 1 1/15 percent of average compensation not in excess of 1/12 annual covered compensation plus 1 2/3 percent of any compensation in excess of average compensation multiplied by accrual service (not to exceed 30 years) or c) retirement (minimum of $30), multiplied by the years of continuous credited service.

Standard Products grandfathered participants, who became an employee on or after June 30, 1976, are entitled to a monthly benefit equal to the greater of a) 1 1/15 percent of average compensation not in excess of 1/12 annual covered compensation plus 1 2/3 percent of any compensation in excess of average compensation multiplied by accrual service (not to exceed 30 years) or b) retirement (minimum of $30), multiplied by the years of continuous credited service.

For participants that are not grandfathered participants and who were participants as of December 31, 2001, their cash balance account includes an opening account balance as of January 1, 2002, which represents their accrued benefit under the provisions of the Plan prior to the establishment of the cash balance feature.

Note 1–Description of the Plan–continued

Pension benefits–continued

Participants who accrued service prior to December 31, 2006 in the Northern Plants Plan and the Leonard Plan will receive benefits determined by multiplication of a benefit rate, which depends upon the period of credited service by the total number of years of credited service, in addition to any benefits accrued under the Plan beginning January 1, 2007.

Participants who accrued service prior to February 28, 2007 in the El Dorado Plan will receive benefits determined by multiplication of a benefit rate, which depends upon the period of credited service by the total number of years of credited service, in addition to any benefits accrued under the Plan beginning March 1, 2007. Participants also have the option of receiving a lump sum distribution for service accrued in the El Dorado Plan.

Participants from the Archbold Plan (Archbold Participants) are eligible for monthly benefit payments upon reaching age 65 or the completion of five years of service, if later. The normal monthly benefit payments are determined by multiplication of a benefit rate, which depends upon the period of credited service, by the total number of years of credited service, not to exceed 42 years. Archbold Participants are eligible to receive early retirement benefits between the ages of 50 and 65 upon the completion of 10 years of continuous service. Early retirement benefits are computed in a manner similar to normal retirement at age 65, except that they are reduced by certain factors, as outlined in the Archbold Plan document, for each month that the early retirement date precedes the normal retirement date.

Participants from the Bowling Green Hose Plan are eligible for unreduced monthly pension benefits upon 30 years of continuous credited service. Participants also may retire earlier than the normal retirement age. Pension benefits for participants with less than 30 years of continuous credited service are subject to a reduction based upon the time by which the retirement precedes the participant's attainment of age 62. Effective April 1, 2009, credited service was frozen and no participants will be eligible to accrue service.

Participants from the Auburn Plan are entitled to monthly pension benefits equal to the amount specified in the plan agreement, which was increased effective July 1, 2007, multiplied by the years of continuous credited service at time of termination or retirement. If termination occurs prior to eligibility for an immediate pension benefit, vested participants may elect to receive a lump sum distribution in lieu of a deferred pension benefit. Effective August 31, 2011, credited service was frozen and no participants will be eligible to accrue service.

Participants from the Newlex Plan are eligible for monthly benefit payments upon reaching age 65. The normal monthly benefit payments are determined by multiplication of a benefit rate, which depends upon the period of credited service, by the total number of years of credited service, not to exceed 35 years. A participant is 100 percent vested after five years of service. Prior to that time, the participant is 0 percent vested. Employees are eligible to receive early retirement benefits between the ages of 55 and 65 upon the completion of 15 years of continuous service. Early retirement benefits are computed in a manner similar to normal retirement at age 65 except, that they are reduced by certain factors, as outlined in the Plan document for each month that the early retirement date precedes the normal retirement date.

Note 1–Description of the Plan–continued

Pension benefits–continued
Participants from the Bowling Green Seal Plan are entitled to monthly pension benefits equal to the amount specified in the plan agreement multiplied by the years of continuous credited service at time of termination or retirement. If termination occurs prior to eligibility for an immediate pension benefit, vested participants may elect to receive a lump sum distribution in lieu of a deferred pension benefit.

Effective January 1, 2002, the Plan established a cash balance feature under which cash balance accounts are maintained for participants that are not grandfathered participants. The cash balance account is the accumulation of interest and pay credits during a participant's active employment. Pay credits are based upon a participant's eligible compensation for the year and range from 3 percent to 10 percent of eligible compensation, based on the age of the participant and years of credited service. Effective February 1, 2009, the Plan was frozen and no additional benefits will accrue.

Termination of the Plan
While the Plan Sponsor has not expressed any intent to terminate the Plan or its contributions thereto, it has the right to do so at any time, subject to the provisions of ERISA. In the event of partial or total termination of the Plan, participants' benefits become nonforfeitable.

In the event the Plan terminates, its available net assets will be allocated to benefits as prescribed by ERISA, generally in the following order:

a. Certain annuity benefits that former employees or their beneficiaries are receiving or that employees eligible for retirement would have been receiving had they retired.
b. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) as discussed below.
c. All other vested benefits.
d. All non-vested benefits.

The PBGC guarantees most, but not all, vested retirement benefits and certain disability and survivor's pensions. However, there is a statutory ceiling on the amount of any individual's monthly benefit that PBGC guarantees. That ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or Plan termination, whichever comes later. For younger annuitants, or for those who elect to receive their benefits in some form other than a single-life annuity, the corresponding ceilings are actuarially adjusted.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide those benefits, the priority of those benefits, and the level of benefits guaranteed by the PBGC.

Note 2–Summary of significant accounting policies

Basis of accounting
The accompanying financial statements are prepared on the accrual basis of accounting.

Investments
The fair value of the Plan's interest in the Master Trust is based on the beginning of the year's value of the Plan's interest in the Master Trust plus actual contributions and allocated investment income (loss), less actual distributions and allocated administrative expenses. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for a discussion of fair value measurements for the underlying assets of the Master Trust.

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

Administrative expenses
The administrative expenses of the Plan are paid by either the Plan Sponsor or the Plan.

Use of estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates that affect the amounts reported in the financial statements and accompanying notes. Estimates are most significantly utilized in determining the actuarial present value of accumulated plan benefits. Actual results could differ from those estimates.

Subsequent events
The Plan has evaluated subsequent events through October 5, 2022, the date the financial statements were available to be issued and has determined there are no subsequent events that require disclosure.

Note 3–Investments
All investment information for the years ending December 31, 2021 and 2020 disclosed in the accompanying financial statements, including investments held at December 31, 2021 and 2020, interest and dividends and net appreciation (depreciation) in fair value of investments and investment fees and expenses for the years ended December 31, 2021 and 2020, were obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by the Trustee, as of and for the years ended December 31, 2021 and 2020. Such information has not been examined by independent auditors.

Note 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). The three levels of the fair value hierarchy under FASB Accounting Standards Codification Topic 820, Fair Value Measurement, are described as follows:

Level 1. Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2. Inputs to the valuation methodology include:

a. Quoted prices for similar assets or liabilities in active markets;

b. Quoted prices for identical or similar assets or liabilities in inactive markets;

c. Inputs other than quoted prices that are observable for the asset or liability;

d. 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 to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. As of December 31, 2021, the Master Trust changed its investment methodology of certain mutual fund accounts to classify such investments at net asset value using the practical expedient available under Subtopic 820-10. Prior to December 31, 2021, the Plan classified such investments as Level 1 within the fair value hierarchy. This change in classification was retrospectively applied to investments held at December 31, 2020. There have been no other changes in the methodology used at December 31, 2021 and 2020.

Mutual Funds and Money Market Fund – These are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end.

Note 4–Fair value measurements - continued

Real estate funds – These are valued on the relevant business day with an evaluation price based on the total value of the security for a client's share of the holdings.

Equity funds and bond funds – These are valued at the value of the participation units in a fund, which represent the net asset value of shares held by the Plan at year-end.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies and assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth, by level, within the fair value hierarchy, Master Trust's assets carried at fair value:

		Fair Value Measurements at December 31, 2021 Using		
Description	**Total**	**Level (1)**	**Level (2)**	**Level (3)**
Mutual funds	$ 1,231,506	$ 1,231,506	$ 0	$ 0
Money market fund	9,422,671	9,422,671		
Total investments in the fair value hierarchy	10,654,177	$ 10,654,177	$ 0	$ 0
Investments measured at net asset value (a)	265,036,063			
Total investment assets at fair value	$ 275,690,240			

		Fair Value Measurements at December 31, 2020 Using		
Description	**Total**	**Level (1)**	**Level (2)**	**Level (3)**
Mutual funds	$ 18,218,309	$ 18,218,309	$ 0	$ 0
Money market fund	1,865,696		1,865,696	
Total investments in the fair value hierarchy	20,084,005	$ 18,218,309	$ 1,865,696	$ 0
Investments measured at net asset value (a)	247,577,757			
Total investment assets at fair value	$ 267,661,762			

(a) In accordance with Subtopic 820-10, certain investments that were measured at the net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statement of net assets available for benefits.

Note 4–Fair value measurements - continued

Under the terms of a custody agreement between the Custodian and the Plan Sponsor, the Custodian invests all contributions to the Plan in various fund options as directed by the individual participants.

The table below represents the funds measured at fair value using net asset value per share as a practical expedient as of December 31, 2021:

Investment category	Fair Value	Unfunded commitments	Redemption frequency	Redemption notice period
Real estate funds:				
Trumbull Property Fund LP	$ 11,270,311	None	Quarterly	60 days
Equity funds	$ 41,686,728	None	Daily	1 day
Bond funds	$212,079,025	None	Daily	1 day

The table below represents the funds measured at fair value using net asset value per share as a practical expedient as of December 31, 2020:

Investment category	Fair Value	Unfunded commitments	Redemption frequency	Redemption notice period
Real estate funds:				
Principal US Property	$ 12,484,045	None	Daily	1 day
Trumbull Property Fund LP	$ 12,585,890	None	Quarterly	60 days
Equity funds	$117,587,947	None	Daily	1 day
Bond funds	$104,919,875	None	Daily	1 day

Note 5–Master Trust

Investments within the Master Trust are valued at their fair value as determined by the Trustee. The Plan's interest in the Master Trust is determined by the Plan's relative asset value to the Master Trust's total asset value at the end of the year. Although assets of participating plans are commingled, supporting records for the purpose of allocating the net gain or loss of the investment account to the participating plans are maintained. The net investment income (loss) and administrative expenses of the investment assets are allocated by the Trustee to each participating plan based on the relationship of the interest of each Plan to the total of the interests of the participating plans. The following has been derived from information certified as complete and accurate by the Trustee, as of and for the years ended December 31, 2021 and 2020.

Note 5–Master Trust – continued

The following presents the values of investments in the Master Trust as of December 31:

	2021	2020
Mutual funds	$ 1,231,506	$ 18,218,309
Real estate funds	11,270,311	25,069,935
Money market funds	9,422,670	1,865,696
Equity funds	41,686,728	117,587,947
Bond funds	212,079,025	104,919,875
Total investments of the Master Trust	$ 275,690,240	$ 267,661,762

The following presents the values of investments in the Plan as of December 31:

	2021	2020
Mutual funds	$ 1,172,079	$ 17,329,218
Real estate funds	10,726,456	23,846,471
Money market funds	8,967,974	1,774,646
Equity funds	39,675,112	111,849,414
Bond funds	201,845,032	99,799,570
Plan's investment in the Master Trust	$ 262,386,653	$ 254,599,319
Plan's percentage investment in the Master Trust	95.17%	95.12%

Investment income for the Master Trust for the years ended December 31:

	2021	2020
Total net realized and unrealized gain on investments	$ 20,615,050	$ 35,403,393
Dividends	555,926	630,377
Net investment gain	$ 21,170,976	$ 36,033,770

Note 6–Federal income tax status

The Plan has received a determination letter from the Internal Revenue Service dated September 7, 2016, stating that the Plan is qualified under Section 401(a) of the Code, and therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Plan Administrator believes that the Plan is being operated in compliance with the applicable requirements of the Code, and therefore, believes that the Plan is qualified, and the related trust is tax exempt.

Note 6–Federal income 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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination. The Plan Administrator has analyzed the tax positions taken by the Plan and has concluded that there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 7–Party-in-interest transactions

Certain Plan investments are shares of mutual funds managed by the Trustee, and therefore, these transactions qualify as party-in-interest transactions. There are no known prohibited transactions with a party-in-interest.

Note 8–Actuarial present value of accumulated plan benefits

Accumulated plan benefits are those estimated future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to services rendered by the employees to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired employees or their beneficiaries, (b) terminated employees with vested benefits, (c) beneficiaries of employees who have died, and (d) present employees or their beneficiaries. Benefits for active employees under the Plan are based on the employees' years of credited service computed to the nearest completed 1/12 of a year, multiplied by the pension amount in effect on the valuation date. Benefits payable under all circumstances are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

An actuary estimates the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants 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 valuation date and the expected date of payment.

Significant actuarial assumptions used in performing the valuations include: (1) interest rate of 5.50 percent in 2021 and 5.75 percent in 2020; (2) mortality based on the Pri-2012 Employees table with blue collar adjustments for non-annuitants, Pri-2012 Healthy Retirees table with blue collar adjustments, and Pri-2012 Contingent Survivors with blue collar adjustments projected generationally using Scale MP-2020 for 2021 and mortality based on the Pri-2012 Employees table with blue collar adjustments for non-annuitants, Pri-2012 Healthy Retirees table with blue collar adjustments, and Pri-2012 Contingent Survivors with blue collar adjustments projected generationally using Scale MP-2019 for 2020 (3) probability table of retirement with ages ranging from 55 to 65 with ten years of service; and (4) disability mortality table is the Pri-2012 Disabled Retiree table projected generationally using Scale MP-2020 for males and females for 2021 and the Pri-2012 Disabled Retiree table projected generationally using Scale MP-2019 for 2020 (5) cash balance interest crediting rate of 1.57 percent in 2021 and 2.19 percent in 2020.

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

Note 8–Actuarial present value of accumulated plan benefits–continued

The actuary has determined the present value of the accumulated plan benefits as of January 1, 2021 and 2020, to be as follows:

	2021	2020
Actuarial present value of accumulated plan benefits		
Vested benefits:		
Participants currently receiving benefits	$ 94,548,659	$ 86,172,858
Other participants	82,145,984	89,587,120
Total vested benefits	176,694,643	175,759,978
Non-vested benefits:	3,636,100	3,473,700
Total actuarial present value of accumulated plan benefits	$ 180,330,743	$ 179,233,678

A reconciliation of the changes in the actuarial present value of accumulated plan benefits is summarized as follows:

	2021	2020
Actuarial present value of accumulated plan benefits as of January 1, 2020 and 2019	$ 179,233,678	$ 214,072,679
Increase (decrease) during year due to:		
Change in assumptions	2,015,805	9,804,878
Benefits paid	(11,518,876)	(15,690,236)
Payment to provide benefits for annuity purchase	0	(55,383,565)
Change in discount period	10,008,717	12,539,777
Benefits accumulated and net actuarial losses	591,419	13,890,145
Actuarial present value of accumulated plan benefits as of January 1, 2021 and 2020	$ 180,330,743	$ 179,233,678

Note 9–Risks and uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risk. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26

Schedule of Active Participant Data as of January 1, 2021

Number and average plan compensation limited by IRC §401(a)(17) distributed by attained age and attained years of credited service

	Attained Years of Credited Service[1]										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	5	0	2	0	0	0	0	0	0	7
35-39	2	18	24	3	0	0	0	0	0	0	47
40-44	2	34	44	18	0	10	1	0	0	0	109
45-49	2	36	91	43	21	22	10	1	0	0	226
50-54	5	37	96	43	26	33	13	2	1	0	256
55-59	1	38	101	32	18	29	40	8	14	4	285
60-64	2	23	44	16	6	18	9	14	9	7	148
65-69	0	6	7	3	1	1	2	0	1	0	21
70 & over	0	0	2	0	0	0	1	0	0	0	4
Total	15	197	409	160	72	113	76	25	25	11	1,103

[1] Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Cooper-Standard Automotive Inc. Salaried Retirement Plan
EIN / PN: 34-0549970 / 025
Plan Sponsor: Cooper-Standard Automotive Inc.
Valuation Date: January 1, 2021

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26

Schedule of Active Participant Data as of January 1, 2021

Number and average cash balance account limited by IRC §401(a)(17) distributed by attained age and attained years of credited service

	Attained Years of Credited Service[2]										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	3	0	0	0	0	0	0	0	0	3
35-39	2	13	11	0	0	0	0	0	0	0	26
											5,606
40-44	2	25	44	6	0	0	0	0	0	0	77
		6,719	13,889								12,700
45-49	2	39	84	25	4	0	0	0	0	0	154
		7,314	14,479	49,838							19,580
50-54	4	26	83	33	5	2	0	0	0	0	153
		13,065	19,430	57,879							32,026
55-59	1	41	102	22	9	7	7	0	0	0	189
		9,739	18,532	71,686							41,493
60-64	1	28	59	16	2	3	0	0	0	0	109
		13,160	19,537								31,075
65-69	0	8	9	3	0	1	0	0	0	0	21
											34,846
70 & over	1	0	3	0	0	0	0	0	0	0	4
Total	13	183	395	105	20	13	7	0	0	0	736
		9,838	17,423	58,382	127,609						28,695

[2] Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Cooper-Standard Automotive Inc. Salaried Retirement Plan
EIN / PN: 34-0549970 / 025
Plan Sponsor: Cooper-Standard Automotive Inc.
Valuation Date: January 1, 2021

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26

Schedule of Active Participant Data as of January 1, 2021

Number and average frozen benefit limited by IRC §401(a)(17) distributed by attained age and attained years of credited service

	Attained Years of Credited Service[3]										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	0	5	0	0	0	0	0	0	0	0	5
40-44	1	5	6	6	0	0	0	0	0	0	18
45-49	0	5	27	12	10	5	0	0	0	0	59
			1,339								3,672
50-54	1	3	17	9	23	16	1	0	0	0	70
					8,201						5,857
55-59	0	3	36	10	10	13	22	3	0	0	97
			1,488				13,683				6,643
60-64	1	4	21	5	5	7	14	11	6	0	74
			1,074								9,485
65-69	0	1	5	1	2	3	2	2	1	0	17
70 & over	0	0	2	0	0	0	1	0	0	0	3
Total	3	26	114	43	50	44	40	16	7	0	343
		703	1,420	5,890	8,258	9,085	15,287	18,217	11,482		6,522

[3] Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Cooper-Standard Automotive Inc. Salaried Retirement Plan
EIN / PN: 34-0549970 / 025
Plan Sponsor: Cooper-Standard Automotive Inc.
Valuation Date: January 1, 2021

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

■ Applicable month	January
■ Interest rate basis	3-Segment Rates

Interest rates:	**Reflecting Stabilization**	**Not Reflecting Stabilization**
■ First segment rate	4.75%	1.75%
■ Second segment rate	5.36%	3.04%
■ Third segment rate	6.11%	3.65%
■ Effective interest rate	5.52%	3.18%

Annual rates of increase

■ Compensation	N/A
■ Future Social Security wage bases	N/A
■ Statutory limits on compensation	N/A

Administrative expenses $867,000 of administrative expenses including estimated flat and variable PBGC premiums.

Interest Credit Account balances are assumed to be credited at 1.57% for 2021, 2.10% in 2022 increasing 60 basis points annually until a rate of 4.50% in 2026 and thereafter.

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date

The valuation date coincident with or next following the date on which the employee becomes a participant is hired until the individual freeze date for each plan.

Mortality for funding

- Healthy

Separate rates for non-annuitants (based on RP-2014 "Employees" table without collar or amount adjustments, adjusted backwards to 2006 with MP-2014, and then projected forwards with a static projection as specified in the regulations §430(h)(3)-1 using Scale MP-2019) and annuitants (based on RP-2014 "Healthy Annuitants" table without collar or amount adjustments, adjusted backwards to 2006 with MP-2014, and then projected forwards with a static projection as specified in the regulations §430(h)(3)-1 using Scale MP-2019).

- Disabled

IRS-prescribed tables for disabled lives.

Termination

For Salary participants, 30% of Vaughn Table ultimate rates. For Hourly participants, 50% of Vaughn Table ultimate rates. The rates at which participants are assumed to leave the company by age are shown below:

Representative Termination Rates

	Percentage leaving during the year	
Attained Age	Salary %	Hourly %
25	4.08	6.80
30	3.03	5.05
35	2.37	3.95
40	1.95	3.25
45	1.65	2.75
50	1.35	2.25
55	0.00	0.00
60	0.00	0.00

SCHEDULE SB ATTACHMENTS

Retirement

The rates at which all active participants are assumed to retire are shown below:

Age	Salary %	Merged Northern Plants, Leonard, BGSeal, Auburn, Newlex and BGHose %
55	15.00	10.00
56	15.00	5.00
57	15.00	5.00
58	15.00	5.00
59	30.00	5.00
60	30.00	15.00
61	40.00	15.00
62	50.00	30.00
63	50.00	30.00
64	50.00	40.00
65	100.00	100.00

Disability

50% of Pension Disability Table (DP-85) class 1 Incidence Rates. 100% of the rates are assumed for merged Archbold, Auburn, BG Hose, BG Seal and Newlex participants.

Benefit commencement date:

- Preretirement death benefit — The later of the death of the active participant or the date the participant would have attained the earliest retirement age (age 55 for Newlex).
- Deferred vested benefit — Generally, the participant is assumed to commence payment at the age their benefit is unreduced.
- Disability benefit — Upon disablement
- Retirement benefit — Upon termination of employment

Form of payment

For valuation purposes, participants are assumed to elect the normal pension payment option, except cash balance participants are assumed to elect a lump sum. Auburn, BG Hose and BG Seal actives who terminate before their early retirement age are assumed to take a lump sum (based on UP84 [set forward one year] mortality and a 4% interest rate).

SCHEDULE SB ATTACHMENTS

Percent married	For purposes of valuing the pre-retirement surviving spouse's benefit, 80% of eligible male and female participants are assumed to be married.
Spouse age	Male participants are assumed to be 3 years older than their spouses and female participants are assumed to be 3 years younger than their spouses.
Covered pay	N/A
Timing of benefit payments	Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

Methods

Valuation date	First day of plan year
Funding target	Present value of accrued benefits as required by regulations under IRC §430.
Target normal cost	Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings of 5.75% in 2020 and 6.11% in 2019 (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.

SCHEDULE SB ATTACHMENTS

Decrement timing

The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year.

Benefits not valued

Willis Towers Watson has reviewed the plan provisions with Cooper Standard and, based on that review, is not aware of any other significant benefits required to be valued that were not.

Sources of Data and Other Information

The plan sponsor furnished participant data as of January 1, 2021. Information on assets, contributions and plan provisions was supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations. No data adjustments were made and we are unaware of any data adjustment made by the data provider.

Assumptions Rationale – Significant Economic Assumptions

Discount rate

The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

Cash Balance Interest crediting rate

The plan credits interest to cash balance accounts using the October 30-year Treasury rate. The plan sponsor has selected an expected future 30-year Treasury rate grading up to 4.50%. After examining historical variability in this rate, we believe that the selected assumption does not significantly conflict with what would be reasonable based on a combination of market conditions at the measurement date and future expectations consistent with other economic assumptions used, other than the discount rate.

Plan-related expenses

As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust).

SCHEDULE SB ATTACHMENTS

Assumptions Rationale – Significant Demographic Assumptions

Healthy Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Disabled Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Termination	Termination rates were based on a published table for pension participants believed to have similar characteristics to the plan population, adjusted for observed plan experience.
Disability	Disability rates were based on a published table for pension participants believed to have reasonably similar characteristics participating in pension plans with similar disability provisions, adjusted for observed plan experience.
Retirement	Retirement rates are based on plan sponsor expectations for the future and current economic conditions with periodic monitoring of observed gains and losses caused by retirement patterns different than assumed.
Benefit commencement date for deferred benefits:	
■ Preretirement death benefit	Surviving spouses are assumed to begin benefits at the earliest permitted commencement date because ERISA requires benefits to start then unless the spouse elects to defer. If the spouse elects to defer, actuarial increases from the earliest commencement date must be given, so that a later commencement date is expected to be of approximately equal value, and experience indicates that most spouses do take the benefit as soon as it is available.
■ Deferred vested benefit	Generally, deferred vested participants are assumed to begin benefits at the age when benefits are first unreduced.

Source of Prescribed Methods

Funding methods	The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

SCHEDULE SB ATTACHMENTS

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC 430 and in accordance with the plan sponsor election under ARPA.
- The mortality projection scale used to calculate the funding target and target normal cost was updated from, Scale MP-2018 to Scale MP-2019, as required by IRC §430.
- The assumed plan-related expenses added to the target normal cost were changed from $1,025,000 for the prior valuation to $867,000.
- The cash balance interest rate was updated to use 1.57% for 2021, 2.10% in 2022 increasing 60 basis points annually until a rate of 4.50% in 2026 and thereafter.

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

2021

This Form is Open to Public Inspection

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

▶ **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
COOPER-STANDARD AUTOMOTIVE INC. SALARIED RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 025

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
COOPER-STANDARD AUTOMOTIVE INC.

D Employer Identification Number (EIN)
34-0549970

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2021

2 Assets:

a Market value	**2a**	254,599,319
b Actuarial value	**2b**	229,139,387

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	542	95,905,243	95,905,243
b For terminated vested participants	821	28,861,557	28,861,557
c For active participants	1,103	53,745,369	57,065,986
d Total	2,466	178,512,169	181,832,786

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**	5.52%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	556,442
b Expected plan-related expenses	**6b**	867,000
c Total (line 6a + line 6b)	**6c**	1,423,442

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

MM Melissa Mayea
Signature of actuary

9/23/2022
Date

Melissa Mayea
Type or print name of actuary

2007650
Most recent enrollment number

Willis Towers Watson US LLC
Firm name

248-936-7700
Telephone number (including area code)

Travelers Tower
26555 Evergreen Road Suite 1600
Southfield MI 48076
Address of the firm

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 [ ]

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	44,548,783
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	4,011,616
9	Amount remaining (line 7 minus line 8)	0	40,537,167
10	Interest on line 9 using prior year's actual return of 15.06%	0	6,104,897
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	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 5.31%		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	1,123,731
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	45,518,333

Part III Funding Percentages

14	Funding target attainment percentage	14	100.98%
15	Adjusted funding target attainment percentage	15	119.94%
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	92.70%
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

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	5.36 %	6.11 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	61

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 6c)	**31a**	1,423,442
b Excess assets, if applicable, but not greater than line 31a	**31b**	1,423,442

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 ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Cooper-Standard Automotive Inc.
EIN/PN	34-0549970 / 025
Plan Name	Cooper-Standard Automotive Inc. Salaried Retirement Plan
Valuation Date	January 1, 2021
Enrolled Actuary	Melissa Mayea
Enrollment Number	20-07650

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2021

See Schedule SB, Part V - Statement of Actuarial Assumptions/Methods for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement, based on all current decrements assumed.

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

■ Applicable month	January
■ Interest rate basis	3-Segment Rates

Interest rates:	**Reflecting Stabilization**	**Not Reflecting Stabilization**
■ First segment rate	4.75%	1.75%
■ Second segment rate	5.36%	3.04%
■ Third segment rate	6.11%	3.65%
■ Effective interest rate	5.52%	3.18%

Annual rates of increase

■ Compensation	N/A
■ Future Social Security wage bases	N/A
■ Statutory limits on compensation	N/A

Administrative expenses $867,000 of administrative expenses including estimated flat and variable PBGC premiums.

Interest Credit Account balances are assumed to be credited at 1.57% for 2021, 2.10% in 2022 increasing 60 basis points annually until a rate of 4.50% in 2026 and thereafter.

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date

The valuation date coincident with or next following the date on which the employee becomes a participant is hired until the individual freeze date for each plan.

Mortality for funding

- Healthy

Separate rates for non-annuitants (based on RP-2014 "Employees" table without collar or amount adjustments, adjusted backwards to 2006 with MP-2014, and then projected forwards with a static projection as specified in the regulations §430(h)(3)-1 using Scale MP-2019) and annuitants (based on RP-2014 "Healthy Annuitants" table without collar or amount adjustments, adjusted backwards to 2006 with MP-2014, and then projected forwards with a static projection as specified in the regulations §430(h)(3)-1 using Scale MP-2019).

- Disabled

IRS-prescribed tables for disabled lives.

Termination

For Salary participants, 30% of Vaughn Table ultimate rates. For Hourly participants, 50% of Vaughn Table ultimate rates. The rates at which participants are assumed to leave the company by age are shown below:

Representative Termination Rates

	Percentage leaving during the year	
Attained Age	Salary %	Hourly %
25	4.08	6.80
30	3.03	5.05
35	2.37	3.95
40	1.95	3.25
45	1.65	2.75
50	1.35	2.25
55	0.00	0.00
60	0.00	0.00

SCHEDULE SB ATTACHMENTS

Retirement

The rates at which all active participants are assumed to retire are shown below:

Age	Salary %	Merged Northern Plants, Leonard, BGSeal, Auburn, Newlex and BGHose %
55	15.00	10.00
56	15.00	5.00
57	15.00	5.00
58	15.00	5.00
59	30.00	5.00
60	30.00	15.00
61	40.00	15.00
62	50.00	30.00
63	50.00	30.00
64	50.00	40.00
65	100.00	100.00

Disability

50% of Pension Disability Table (DP-85) class 1 Incidence Rates. 100% of the rates are assumed for merged Archbold, Auburn, BG Hose, BG Seal and Newlex participants.

Benefit commencement date:

- Preretirement death benefit — The later of the death of the active participant or the date the participant would have attained the earliest retirement age (age 55 for Newlex).
- Deferred vested benefit — Generally, the participant is assumed to commence payment at the age their benefit is unreduced.
- Disability benefit — Upon disablement
- Retirement benefit — Upon termination of employment

Form of payment

For valuation purposes, participants are assumed to elect the normal pension payment option, except cash balance participants are assumed to elect a lump sum. Auburn, BG Hose and BG Seal actives who terminate before their early retirement age are assumed to take a lump sum (based on UP84 [set forward one year] mortality and a 4% interest rate).

SCHEDULE SB ATTACHMENTS

Percent married	For purposes of valuing the pre-retirement surviving spouse's benefit, 80% of eligible male and female participants are assumed to be married.
Spouse age	Male participants are assumed to be 3 years older than their spouses and female participants are assumed to be 3 years younger than their spouses.
Covered pay	N/A
Timing of benefit payments	Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

Methods

Valuation date	First day of plan year
Funding target	Present value of accrued benefits as required by regulations under IRC §430.
Target normal cost	Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings of 5.75% in 2020 and 6.11% in 2019 (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.

SCHEDULE SB ATTACHMENTS

Decrement timing

The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year.

Benefits not valued

Willis Towers Watson has reviewed the plan provisions with Cooper Standard and, based on that review, is not aware of any other significant benefits required to be valued that were not.

Sources of Data and Other Information

The plan sponsor furnished participant data as of January 1, 2021. Information on assets, contributions and plan provisions was supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations. No data adjustments were made and we are unaware of any data adjustment made by the data provider.

Assumptions Rationale – Significant Economic Assumptions

Discount rate

The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

Cash Balance Interest crediting rate

The plan credits interest to cash balance accounts using the October 30-year Treasury rate. The plan sponsor has selected an expected future 30-year Treasury rate grading up to 4.50%. After examining historical variability in this rate, we believe that the selected assumption does not significantly conflict with what would be reasonable based on a combination of market conditions at the measurement date and future expectations consistent with other economic assumptions used, other than the discount rate.

Plan-related expenses

As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust).

SCHEDULE SB ATTACHMENTS

Assumptions Rationale – Significant Demographic Assumptions

Healthy Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Disabled Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Termination	Termination rates were based on a published table for pension participants believed to have similar characteristics to the plan population, adjusted for observed plan experience.
Disability	Disability rates were based on a published table for pension participants believed to have reasonably similar characteristics participating in pension plans with similar disability provisions, adjusted for observed plan experience.
Retirement	Retirement rates are based on plan sponsor expectations for the future and current economic conditions with periodic monitoring of observed gains and losses caused by retirement patterns different than assumed.
Benefit commencement date for deferred benefits:	
■ Preretirement death benefit	Surviving spouses are assumed to begin benefits at the earliest permitted commencement date because ERISA requires benefits to start then unless the spouse elects to defer. If the spouse elects to defer, actuarial increases from the earliest commencement date must be given, so that a later commencement date is expected to be of approximately equal value, and experience indicates that most spouses do take the benefit as soon as it is available.
■ Deferred vested benefit	Generally, deferred vested participants are assumed to begin benefits at the age when benefits are first unreduced.

Source of Prescribed Methods

Funding methods	The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

SCHEDULE SB ATTACHMENTS

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC 430 and in accordance with the plan sponsor election under ARPA.
- The mortality projection scale used to calculate the funding target and target normal cost was updated from, Scale MP-2018 to Scale MP-2019, as required by IRC §430.
- The assumed plan-related expenses added to the target normal cost were changed from $1,025,000 for the prior valuation to $867,000.
- The cash balance interest rate was updated to use 1.57% for 2021, 2.10% in 2022 increasing 60 basis points annually until a rate of 4.50% in 2026 and thereafter.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24
Change in Actuarial Assumptions

The assumed plan-related expenses added to the target normal cost were changed from $1,025,000 for the prior valuation to $867,000.

The cash balance interest rate was updated to use 1.57% for 2021, 2.10% in 2022 increasing 60 basis points annually until a rate of 4.50% in 2026 and thereafter.

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Summary of Plan Provisions

Plan Provisions

The plan was originally effective January 1, 1957, and most recently amended effective September 20, 2019.

Plan Year — The twelve month period ending December 31.

Coverage and Participation

- Cash Balance, Grandfathered Cooper Tire and Standard Products, Northern Plants, Archbold, and Leonard:

  An eligible employee becomes a participant on the first day of the calendar month on or after completing one year of eligibility service.

  Eligible employees exclude those who are:

  - included in the unit of employees covered by a collective bargaining agreement
  - a non-resident Alien
  - a leased employee
  - an independent contractor
  - a director of Cooper Standard and not an employee
  - accruing benefits under another plan

  No employee will become a participant after January 1, 2009.

- Merged BG Hose

  An Employee meeting the following requirements is an Active Participant on the first day of employment:

  - Employed in the Bowling Green-Hose plant before March 31, 2009.
  - Represented by United Steel Workers of America and Local Union No. 1152.
  - Not a leased employee.

- Merged BG Seal

  An Employee meeting the following requirements is an Active Participant on the first day of employment:

  - Employed in the Bowling Green-Seal plant before July 1, 2009.
  - Represented by United Steel Workers of America and Local Union No. 1042.
  - Not a leased employee.

SCHEDULE SB ATTACHMENTS

- Merged Newlex

  An Employee meeting the following requirements is an Active Participant on the first day of employment:

  - A regular hourly employee of Cooper–Standard Automotive FHS Inc. (the Company) at 2378 State Rte. #345 N.E., Rte. #2, New Lexington, Ohio;
  - Hired before January 1, 2007; and
  - Represented by Local 1686 of the International Union, United Automobile, Aerospace and Agricultural Implement Workers of America, UAW.

- Merged Auburn

  An Employee meeting the following requirements is an Active Participant on the first day of employment:

  - Employed in the Auburn, Indiana plant before July 1, 2008.
  - Represented by United Steel Workers of America and Local Union No. 634.

  Not a leased employee.

- Merged El Dorado

  An Employee meeting the following requirements is an Active participant on the first day of employment:

  - Represented by the United Steel Workers of America and Local Union No. 769L.
  - Employed in the El Dorado, Arkansas plant.

Definitions

Accrual service

- Cash Balance, Grandfathered Cooper Tire and Standard Products, Northern Plants, Archbold, and Leonard:

  Full Time Employees: Period of time (in complete years and months) between an employee's employment commencement date and their most recent severance date.

  Part Time Employees: A year of service for every 12 consecutive-month period of employment, starting with the employment commencement date, in which the employee is credited with at least 1,000 hours of service.

  Accrual service is frozen effective January 31, 2009.

SCHEDULE SB ATTACHMENTS

■ Merged BG Hose and BG Seal:	A participant earns a year of Accrual Service for each year of continuous service or period of service while an active participant in completed months. Service before January 1, 1976, which was not included in the employee's continuous service credit under the plan as in effect on December 31, 1975, is excluded. Accrual service was frozen for all purposes except for determining a Participant's eligibility for a reduced Early Retirement Benefit as of April 1, 2009 for BG Hose participants.
■ Merged Newlex:	The participant earns one full year of service if compensated for working at least 1,680 hours in the year, and earns 1/10th of a year of service for each 168 hours worked if total hours worked in the year was less than 1,680. Service prior to January 1, 1972 is excluded.
■ Merged Auburn:	A participant earns a year of Accrual Service for each year of continuous service or period of service while an active participant in completed months. Service before January 1, 1976, which was not included in the employee's continuous service credit under the plan as in effect on December 31, 1975, is excluded. Benefit Accrual service was frozen for the period April 1, 2009 to March 31, 2010 and permanently as of August 31, 2011.
Vesting service	Same as Accrual Service aside from the following plans:
■ Merged Archbold:	Participants receive one year of continuous service for each plan year in which they work at least 1,000 hours of service.
■ Merged Newlex	Vesting service includes all years of uninterrupted service since January 1, 1972 as a regular employee of the company not including calendar years with less than 1,000 hours worked.
Compensation	All W-2 wages paid during a calendar year excluding employer contributions to a deferred compensation plan, stock options, director fees, sales awards, relocation and signing bonuses, lump sum severance payments, system awards, and certain other exclusions. Signing bonuses and lump sum severance payments are included for grandfathered Cooper participants. Grandfathered Standard compensation is W-2 wages excluding expense allowances, fringe benefits, moving expenses, deferred compensation, and welfare benefits.

SCHEDULE SB ATTACHMENTS

Final Average Compensation/Salary	The average of the highest 5 of the latest 10 compensation years of pay. Grandfathered Standard Products: 60 consecutive months out of the latest 120 which give the highest average. Average compensation is frozen as of January 31, 2009. For Grandfathered Cooper Tire, no compensation paid after December 31, 2008 will be included in average compensation. For Grandfathered Standard Products, no compensation paid after January 31, 2009 will be included in average compensation.

Eligibility for Benefits

Normal retirement	The first day of the month on or after the date the participant reaches the later of age 65 or 5 years after entering the plan. Merged Northern Plants, Leonard and Newlex, age 65.
Early retirement	
■ Cash Balance	Age 55 and 15 years of Vesting Service or age 62 and 10 years of Vesting Service.
■ Grandfathered Cooper Tire	Age 55 and 15 years of Vesting Service; Special Early Retirement at age 62 and 10 years of Vesting Service or age 55 and 30 years of Vesting Service.
■ Grandfathered Standard Products	Age 55 and 10 years of Accrual Service
■ Merged Archbold	Age 50 and 10 years of Continuous Service.
■ Merged Northern Plants and Leonard	Age 55 and 5 years of Vesting Service.
■ Auburn, El Dorado, BG Seal, and BG Hose	Earlier of 30 years of Accrual Service or age 55 and 10 years of Vesting Service.
■ Newlex	Age 55 and 15 years of Vesting Service.
Termination benefit	3 years of Vesting Service (5 years of Vesting Service for BG Hose, BG Seal, and Auburn; 5 years of Vesting Service with commencement at age 55 or later for Newlex). All merged Archbold and El Dorado participants are fully vested.

SCHEDULE SB ATTACHMENTS

Disability

■ Cash Balance, El Dorado, Grandfathered Cooper Tire and Standard Products, Northern Plants, Archbold, and Leonard	Totally and permanently disabled and completed at 10 years of Vesting Service and have not attained age 65. For merged Archbold, 15 years of Continuous Service.
■ Newlex and BG Hose	10 years of Vesting Service (age 50 for Newlex), totally and permanently disabled, and not receiving payments for the same disability under the Permanent Total Disability provision of the Group Life Insurance Program.
■ Auburn and BG Seal	20 years of Vesting Service, totally and permanently disabled, and not receiving payments for the same disability under the Permanent Total Disability provision of the Group Life Insurance Program.

Pre-retirement death benefit

3 years of Vesting Service. All merged Archbold and El Dorado participants are fully vested. For Auburn, BG Seal, and BG Hose, participants must be married at least one year, be vested and die before benefit commencement.

■ Newlex

Survivor benefits are automatically provided if a participant is married and dies either:

- In active service after completing five years of continuous service
- In active service after attaining age 65
- After termination of service on or after August 23, 1984 with entitlement to a vested benefit, but before pension payments have started, or
- After retirement (other than disability retirement), but before pension payments have started.

Benefits Paid Upon the Following Events

Normal retirement

■ Cash Balance	Cash balance account projected with interest credits to normal retirement age and converted to an actuarially equivalent monthly annuity. There are no additional pay credits after January 31, 2009. Participants will continue to receive interest credits.

SCHEDULE SB ATTACHMENTS

■ Grandfathered Cooper Tire	Monthly Benefit is frozen effective January 31, 2009, and is the greater of: ■ 1.50% Average Compensation multiplied by Credited Service ■ $20 multiplied by Accrual Service.
■ Grandfathered Standard Products	Monthly Benefit is frozen effective January 31, 2009 and is the greater of: ■ Average Compensation multiplied by the accrued benefit adjustment. The accrued benefit adjustment is based on accrual service at retirement (only if an Employee as of June 30, 1976). ■ 1-1/15% of Average Compensation up to the Covered Compensation limit multiplied by Accrual Service (up to 30 years) plus 1- 2/3% of Average Compensation over the Covered Compensation limit multiplied by Accrual Service (up to 30 years) and ■ $30 x Accrual Service.
■ Merged Archbold	$30 multiplied by Accrual Service, limited to 42 years. Benefits were frozen at May 1, 2009 as a result of the plant closure.
■ Merged Northern Plants and Leonard	Frozen monthly benefit.
■ Auburn	Monthly benefit is Accrual Service multiplied by: ■ $41, if hired on or before July 1, 2005 or ■ $25, if hired after July 1, 2005 ■ Benefit accruals were frozen for the period April 1, 2009 to March 31, 2010 and permanently August 31, 2011.
■ Newlex	$22 multiplied by Accrual Service up to 35 years. Benefit accruals were frozen as of January 1, 2014.
■ BG Hose	$42 multiplied by Accrual Service, frozen December 31, 2009.
■ BG Seal	Monthly benefit is Accrual Service multiplied by $42.
■ El Dorado	$33 multiplied by Accrual Service, frozen.

SCHEDULE SB ATTACHMENTS

Early retirement

■ Cash Balance	The normal pension benefit, reduced by 0.6% for each month (up to 36 months) and 0.4% for each additional month (up to 84 months) by which the date of benefit commencement precedes age 65 and 5 years of Vesting Service.
■ Grandfathered Cooper Tire	The normal pension benefit reduced by 0.4% for each month by which the date of benefit commencement precedes age 62. If 30 years of vesting service, benefit is unreduced at age 55.
■ Grandfathered Standard Products, BG Hose	An actuarially equivalent normal pension benefit based on the number of years by which the date of benefit commencement precedes normal retirement age. In addition, a Supplemental Allowance is payable equal to $150 per month for Grandfathered Standard Products ($250 for BG Hose plus $5 for each year of Accrual Service or 30, $10 for each year of age over 55), reduced by $0.41-2/3 for each month that accrual service is less than 30 years at the Early Retirement Date. Supplement is paid after retirement and age 60, and is payable to age 62.
■ Merged Archbold	The normal pension benefit reduced 1/180 per month for the first 60 months, 1/250 per month for the next 60 months, and 1/400 per month for the next 60 months.
■ Merged Northern Plants and Leonard	The normal pension benefit reduced by 1/180 per month for the first 60 months, and 1/360 per month for the next 60 months by which the date of benefit commencement precedes the Normal Retirement Date.

SCHEDULE SB ATTACHMENTS

■ Auburn, El Dorado, BG Seal	Monthly accrued benefit reduced by 0.4% for each complete month by which the date of commencement precedes age 62. If the participant has not attained age 55, but has at least 30 years of accrual service, the benefit is unreduced. A participant who is at least age 55 with 30 or more years of Accrual Service receives a supplemental benefit, payable until the participant is eligible to commence Social Security benefits at the 80% reduced amount (age 62 if born before 1938). The monthly supplemental benefit is equal to $350 plus $5 for each year of Accrual Service over 30, and $10 for each year of age over 55 on the Early Retirement Date. The Auburn plan was frozen on August 31, 2011 except for the Kicker for those that at least 26 years of Accrual Service as of July 1, 2011 but were not yet eligible for early retirement.
■ Newlex	Normal retirement benefit reduced by 1/180th for each of the first 60 months by which the date of commencement precedes normal retirement date and further reduced by 1/360th for each month in excess of 60 months by which commencement precedes normal retirement date.

Termination benefit

■ Cash Balance	Account balance at the date of termination.
■ Grandfathered Cooper Tire and Grandfathered Standard Products	Accrued normal pension benefit, payable at normal retirement date. If Vesting Service is at least 10 years at termination date, then the benefit is payable on the Early Retirement Date and reduced in the same manner as the Early Retirement Benefit.
■ Merged Archbold	Accrued normal pension benefit; reduced by the same factors as for an Early Retirement Benefit for commencement before age 65.
■ Merged Northern Plants and Leonard	Frozen benefit; reduced by the same factors as for an Early Retirement Benefit for commencement before age 65.
■ Auburn, El Dorado, BG Seal, and BG Hose	Accrued normal pension reduced by 0.4% for each month commencement precedes age 62.

SCHEDULE SB ATTACHMENTS

■ Newlex	Normal retirement benefit reduced by 1/180th for each of the first 60 months by which the date of commencement precedes normal retirement date and further reduced by 1/360th for each month in excess of 60 months by which commencement precedes normal retirement date.

Disablement

■ Cash Balance, El Dorado and Grandfathered Standard Products	Unreduced accrued benefit until age 65. At age 65 the benefit is reduced by 1%.
■ Grandfathered Cooper Tire	Greater of: a. Average Compensation multiplied by the accrued benefit adjustment. The accrued benefit adjustment is based on accrual service at retirement (only if an Employee as of June 30, 1976). b. 1-1/15% of Average Compensation up to the Covered Compensation limit multiplied by Accrual Service (up to 30 years) plus 1- 2/3% of Average Compensation over the Covered Compensation limit multiplied by Accrual Service (up to 30 years) and c. $26 multiplied by Accrual Service. At age 65 the benefit is reduced by 1% if based on a or b and reduced by 50% if based on c.
■ Merged Archbold	Unreduced accrued benefit payable until age 65. At age 65 the benefit is recomputed as a joint and survivor benefit form if the disabled retiree is married.
■ Merged Northern Plants and Leonard	Unreduced frozen benefit.
■ Auburn, BG Seal, and BG Hose	Monthly accrued benefit based on Accrual Service at date of disability. The 5-year certain period under the form of elected benefit begins on the Disability Retirement date if Vesting Service is at least 30 years. If Vesting Service is less than 30 years the 5-year certain period begins on the later of age 55 or Disability Retirement Date

SCHEDULE SB ATTACHMENTS

■ Newlex	Benefit before Normal Retirement: Full monthly pension benefits reduced by certain worker's compensation benefits until age 65. Benefit after Normal Retirement: After age 65, any offset for public disability payments stops. The benefit is then recomputed based on the benefit form elected to be paid at that time.

Death benefit

■ Cash Balance	Account balance at the date of death.
■ Pre-Retirement benefit	Upon the death of a participant after 5 years of Vesting Service, the surviving spouse shall receive a 50% survivor benefit computed as if the participant had terminated employment at date of death, survived to earliest retirement age and elected commencement of benefits under the Normal Form of Payment and at that time died.
■ Newlex	If the participant dies before reaching age 65, payments to the spouse will automatically begin when the participant would have reached age 65. However, the spouse can elect to receive a reduced benefit as early as the date the participant would have reached age 55 or upon the participants' death if after age 55. Payment to the spouse is 50% of the benefit that would have been payable to the participant, reduced to reflect the 50% survivor option. If the participant continues working after age 65 and dies before retiring, payments to the spouse will begin the month following the participant's death.
■ Post-Retirement benefit	Elected form of payment plus a single sum benefit of $2,250 ($2,000 for BG Hose and Newlex, $750 for El Dorado, and $4,000 for BG Seal). A participant who terminated employment before age 60 and did not commencement retirement or disability payments immediately is not eligible for a single sum death benefit.
■ Newlex	Payable to participants who retired after June 24, 2002. Elected form of payment plus a single sum benefit of $2,000.

SCHEDULE SB ATTACHMENTS

Other Plan Provisions

Forms of payment	If married: 50% Joint and Survivor annuity (except for Grandfathered Standard Products a 55% joint and survivor annuity with 5 years certain and for BG Hose, a 50% joint and survivor annuity with 5 years certain). 50% Joint and Survivor annuity for Newlex. If single:
■ Cash Balance, Grandfathered Cooper Tire and Newlex, merged Northern Plants, Leonard and Archbold	Life annuity.
■ Grandfathered Standard Products, Auburn, El Dorado, BG Seal, BG Hose and El Dorado	Life annuity with 5 years certain.
Optional Forms of Retirement Income in Lieu of Normal Form	These alternative payment arrangements are available for normal, postponed or early pension benefits.
■ Cash Balance, Grandfathered Cooper Tire, Merged Northern Plants and Leonard	■ Lump Sum (only for Cash Balance) ■ Life annuity with 5 year certain ■ 50% joint and survivor and 5 year certain annuity ■ 75% joint and survivor annuity
■ Grandfathered Standard Products	Optional forms are not available to disabled retirees, terminated vested participants or death benefits. ■ Life annuity ■ Life annuity with 10 year certain ■ 75% joint and survivor annuity ■ 100% joint and survivor annuity ■ Lump sum
■ Merged Archbold	■ 75% joint and survivor annuity
■ Newlex	■ Joint and 75% Survivor Option ■ Joint and 100% Survivor Option

SCHEDULE SB ATTACHMENTS

■ Auburn and El Dorado	■ 5-year certain benefit followed by either a reduced life annuity with continuing 50%, 75% or 100% joint and survivor benefit. ■ 5-year certain life annuity followed by a reduced additional 5, 10, or 15 year certain and life annuity.
■ BG Hose and BG Seal	■ 5-year certain benefit followed by either a reduced life annuity with continuing 50%, 75% or 100% joint and survivor benefit. ■ 5-year certain life annuity followed by a reduced additional 5, 10 or 15 year certain and life annuity. ■ Lump sum option if terminate before early retirement age.
Plan participants' contributions	Not applicable.
Pension increase	Not applicable.
Maximum on benefits and pay	All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective. Increases in the dollar limits are assumed for determining pension cost but not for determining contributions.

Future Plan Changes

No future plan changes were recognized in determining minimum and maximum contributions.

Changes in Benefits Valued Since Prior Year

None.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26

Schedule of Active Participant Data as of January 1, 2021

Number and average plan compensation limited by IRC §401(a)(17) distributed by attained age and attained years of credited service

	Attained Years of Credited Service[1]										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	5	0	2	0	0	0	0	0	0	7
35-39	2	18	24	3	0	0	0	0	0	0	47
40-44	2	34	44	18	0	10	1	0	0	0	109
45-49	2	36	91	43	21	22	10	1	0	0	226
50-54	5	37	96	43	26	33	13	2	1	0	256
55-59	1	38	101	32	18	29	40	8	14	4	285
60-64	2	23	44	16	6	18	9	14	9	7	148
65-69	0	6	7	3	1	1	2	0	1	0	21
70 & over	0	0	2	0	0	0	1	0	0	0	4
Total	15	197	409	160	72	113	76	25	25	11	1,103

[1] Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Cooper-Standard Automotive Inc. Salaried Retirement Plan
EIN / PN: 34-0549970 / 025
Plan Sponsor: Cooper-Standard Automotive Inc.
Valuation Date: January 1, 2021

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26

Schedule of Active Participant Data as of January 1, 2021

Number and average cash balance account limited by IRC §401(a)(17) distributed by attained age and attained years of credited service

	Attained Years of Credited Service[2]										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	3	0	0	0	0	0	0	0	0	3
35-39	2	13	11	0	0	0	0	0	0	0	26
											5,606
40-44	2	25	44	6	0	0	0	0	0	0	77
		6,719	13,889								12,700
45-49	2	39	84	25	4	0	0	0	0	0	154
		7,314	14,479	49,838							19,580
50-54	4	26	83	33	5	2	0	0	0	0	153
		13,065	19,430	57,879							32,026
55-59	1	41	102	22	9	7	7	0	0	0	189
		9,739	18,532	71,686							41,493
60-64	1	28	59	16	2	3	0	0	0	0	109
		13,160	19,537								31,075
65-69	0	8	9	3	0	1	0	0	0	0	21
											34,846
70 & over	1	0	3	0	0	0	0	0	0	0	4
Total	13	183	395	105	20	13	7	0	0	0	736
		9,838	17,423	58,382	127,609						28,695

[2] Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Cooper-Standard Automotive Inc. Salaried Retirement Plan
EIN / PN: 34-0549970 / 025
Plan Sponsor: Cooper-Standard Automotive Inc.
Valuation Date: January 1, 2021

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26

Schedule of Active Participant Data as of January 1, 2021

Number and average frozen benefit limited by IRC §401(a)(17) distributed by attained age and attained years of credited service

	Attained Years of Credited Service[3]										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	0	5	0	0	0	0	0	0	0	0	5
40-44	1	5	6	6	0	0	0	0	0	0	18
45-49	0	5	27	12	10	5	0	0	0	0	59
			1,339								3,672
50-54	1	3	17	9	23	16	1	0	0	0	70
					8,201						5,857
55-59	0	3	36	10	10	13	22	3	0	0	97
			1,488				13,683				6,643
60-64	1	4	21	5	5	7	14	11	6	0	74
			1,074								9,485
65-69	0	1	5	1	2	3	2	2	1	0	17
70 & over	0	0	2	0	0	0	1	0	0	0	3
Total	3	26	114	43	50	44	40	16	7	0	343
		703	1,420	5,890	8,258	9,085	15,287	18,217	11,482		6,522

[3] Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Cooper-Standard Automotive Inc. Salaried Retirement Plan
EIN / PN: 34-0549970 / 025
Plan Sponsor: Cooper-Standard Automotive Inc.
Valuation Date: January 1, 2021

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2021

See Schedule SB, Part V - Statement of Actuarial Assumptions/Methods for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement, based on all current decrements assumed.

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Cooper-Standard Automotive Inc.
EIN/PN	34-0549970 / 025
Plan Name	Cooper-Standard Automotive Inc. Salaried Retirement Plan
Valuation Date	January 1, 2021
Enrolled Actuary	Melissa Mayea
Enrollment Number	20-07650

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Summary of Plan Provisions

Plan Provisions

The plan was originally effective January 1, 1957, and most recently amended effective September 20, 2019.

Plan Year — The twelve month period ending December 31.

Coverage and Participation

- Cash Balance, Grandfathered Cooper Tire and Standard Products, Northern Plants, Archbold, and Leonard:

  An eligible employee becomes a participant on the first day of the calendar month on or after completing one year of eligibility service.

  Eligible employees exclude those who are:

  - included in the unit of employees covered by a collective bargaining agreement
  - a non-resident Alien
  - a leased employee
  - an independent contractor
  - a director of Cooper Standard and not an employee
  - accruing benefits under another plan

  No employee will become a participant after January 1, 2009.

- Merged BG Hose

  An Employee meeting the following requirements is an Active Participant on the first day of employment:

  - Employed in the Bowling Green-Hose plant before March 31, 2009.
  - Represented by United Steel Workers of America and Local Union No. 1152.
  - Not a leased employee.

- Merged BG Seal

  An Employee meeting the following requirements is an Active Participant on the first day of employment:

  - Employed in the Bowling Green-Seal plant before July 1, 2009.
  - Represented by United Steel Workers of America and Local Union No. 1042.
  - Not a leased employee.

SCHEDULE SB ATTACHMENTS

- Merged Newlex

  An Employee meeting the following requirements is an Active Participant on the first day of employment:

  - A regular hourly employee of Cooper–Standard Automotive FHS Inc. (the Company) at 2378 State Rte. #345 N.E., Rte. #2, New Lexington, Ohio;
  - Hired before January 1, 2007; and
  - Represented by Local 1686 of the International Union, United Automobile, Aerospace and Agricultural Implement Workers of America, UAW.

- Merged Auburn

  An Employee meeting the following requirements is an Active Participant on the first day of employment:

  - Employed in the Auburn, Indiana plant before July 1, 2008.
  - Represented by United Steel Workers of America and Local Union No. 634.

  Not a leased employee.

- Merged El Dorado

  An Employee meeting the following requirements is an Active participant on the first day of employment:

  - Represented by the United Steel Workers of America and Local Union No. 769L.
  - Employed in the El Dorado, Arkansas plant.

Definitions

Accrual service

- Cash Balance, Grandfathered Cooper Tire and Standard Products, Northern Plants, Archbold, and Leonard:

  Full Time Employees: Period of time (in complete years and months) between an employee's employment commencement date and their most recent severance date.

  Part Time Employees: A year of service for every 12 consecutive-month period of employment, starting with the employment commencement date, in which the employee is credited with at least 1,000 hours of service.

  Accrual service is frozen effective January 31, 2009.

SCHEDULE SB ATTACHMENTS

■ Merged BG Hose and BG Seal:	A participant earns a year of Accrual Service for each year of continuous service or period of service while an active participant in completed months. Service before January 1, 1976, which was not included in the employee's continuous service credit under the plan as in effect on December 31, 1975, is excluded. Accrual service was frozen for all purposes except for determining a Participant's eligibility for a reduced Early Retirement Benefit as of April 1, 2009 for BG Hose participants.
■ Merged Newlex:	The participant earns one full year of service if compensated for working at least 1,680 hours in the year, and earns 1/10th of a year of service for each 168 hours worked if total hours worked in the year was less than 1,680. Service prior to January 1, 1972 is excluded.
■ Merged Auburn:	A participant earns a year of Accrual Service for each year of continuous service or period of service while an active participant in completed months. Service before January 1, 1976, which was not included in the employee's continuous service credit under the plan as in effect on December 31, 1975, is excluded. Benefit Accrual service was frozen for the period April 1, 2009 to March 31, 2010 and permanently as of August 31, 2011.
Vesting service	Same as Accrual Service aside from the following plans:
■ Merged Archbold:	Participants receive one year of continuous service for each plan year in which they work at least 1,000 hours of service.
■ Merged Newlex	Vesting service includes all years of uninterrupted service since January 1, 1972 as a regular employee of the company not including calendar years with less than 1,000 hours worked.
Compensation	All W-2 wages paid during a calendar year excluding employer contributions to a deferred compensation plan, stock options, director fees, sales awards, relocation and signing bonuses, lump sum severance payments, system awards, and certain other exclusions. Signing bonuses and lump sum severance payments are included for grandfathered Cooper participants. Grandfathered Standard compensation is W-2 wages excluding expense allowances, fringe benefits, moving expenses, deferred compensation, and welfare benefits.

SCHEDULE SB ATTACHMENTS

Final Average Compensation/Salary	The average of the highest 5 of the latest 10 compensation years of pay. Grandfathered Standard Products: 60 consecutive months out of the latest 120 which give the highest average. Average compensation is frozen as of January 31, 2009. For Grandfathered Cooper Tire, no compensation paid after December 31, 2008 will be included in average compensation. For Grandfathered Standard Products, no compensation paid after January 31, 2009 will be included in average compensation.

Eligibility for Benefits

Normal retirement	The first day of the month on or after the date the participant reaches the later of age 65 or 5 years after entering the plan. Merged Northern Plants, Leonard and Newlex, age 65.
Early retirement	
■ Cash Balance	Age 55 and 15 years of Vesting Service or age 62 and 10 years of Vesting Service.
■ Grandfathered Cooper Tire	Age 55 and 15 years of Vesting Service; Special Early Retirement at age 62 and 10 years of Vesting Service or age 55 and 30 years of Vesting Service.
■ Grandfathered Standard Products	Age 55 and 10 years of Accrual Service
■ Merged Archbold	Age 50 and 10 years of Continuous Service.
■ Merged Northern Plants and Leonard	Age 55 and 5 years of Vesting Service.
■ Auburn, El Dorado, BG Seal, and BG Hose	Earlier of 30 years of Accrual Service or age 55 and 10 years of Vesting Service.
■ Newlex	Age 55 and 15 years of Vesting Service.
Termination benefit	3 years of Vesting Service (5 years of Vesting Service for BG Hose, BG Seal, and Auburn; 5 years of Vesting Service with commencement at age 55 or later for Newlex). All merged Archbold and El Dorado participants are fully vested.

SCHEDULE SB ATTACHMENTS

Disability

■ Cash Balance, El Dorado, Grandfathered Cooper Tire and Standard Products, Northern Plants, Archbold, and Leonard	Totally and permanently disabled and completed at 10 years of Vesting Service and have not attained age 65. For merged Archbold, 15 years of Continuous Service.
■ Newlex and BG Hose	10 years of Vesting Service (age 50 for Newlex), totally and permanently disabled, and not receiving payments for the same disability under the Permanent Total Disability provision of the Group Life Insurance Program.
■ Auburn and BG Seal	20 years of Vesting Service, totally and permanently disabled, and not receiving payments for the same disability under the Permanent Total Disability provision of the Group Life Insurance Program.

Pre-retirement death benefit

3 years of Vesting Service. All merged Archbold and El Dorado participants are fully vested. For Auburn, BG Seal, and BG Hose, participants must be married at least one year, be vested and die before benefit commencement.

■ Newlex

Survivor benefits are automatically provided if a participant is married and dies either:

- In active service after completing five years of continuous service
- In active service after attaining age 65
- After termination of service on or after August 23, 1984 with entitlement to a vested benefit, but before pension payments have started, or
- After retirement (other than disability retirement), but before pension payments have started.

Benefits Paid Upon the Following Events

Normal retirement

■ Cash Balance	Cash balance account projected with interest credits to normal retirement age and converted to an actuarially equivalent monthly annuity. There are no additional pay credits after January 31, 2009. Participants will continue to receive interest credits.

SCHEDULE SB ATTACHMENTS

■ Grandfathered Cooper Tire	Monthly Benefit is frozen effective January 31, 2009, and is the greater of: ■ 1.50% Average Compensation multiplied by Credited Service ■ $20 multiplied by Accrual Service.
■ Grandfathered Standard Products	Monthly Benefit is frozen effective January 31, 2009 and is the greater of: ■ Average Compensation multiplied by the accrued benefit adjustment. The accrued benefit adjustment is based on accrual service at retirement (only if an Employee as of June 30, 1976). ■ 1-1/15% of Average Compensation up to the Covered Compensation limit multiplied by Accrual Service (up to 30 years) plus 1- 2/3% of Average Compensation over the Covered Compensation limit multiplied by Accrual Service (up to 30 years) and ■ $30 x Accrual Service.
■ Merged Archbold	$30 multiplied by Accrual Service, limited to 42 years. Benefits were frozen at May 1, 2009 as a result of the plant closure.
■ Merged Northern Plants and Leonard	Frozen monthly benefit.
■ Auburn	Monthly benefit is Accrual Service multiplied by: ■ $41, if hired on or before July 1, 2005 or ■ $25, if hired after July 1, 2005 ■ Benefit accruals were frozen for the period April 1, 2009 to March 31, 2010 and permanently August 31, 2011.
■ Newlex	$22 multiplied by Accrual Service up to 35 years. Benefit accruals were frozen as of January 1, 2014.
■ BG Hose	$42 multiplied by Accrual Service, frozen December 31, 2009.
■ BG Seal	Monthly benefit is Accrual Service multiplied by $42.
■ El Dorado	$33 multiplied by Accrual Service, frozen.

SCHEDULE SB ATTACHMENTS

Early retirement

■ Cash Balance	The normal pension benefit, reduced by 0.6% for each month (up to 36 months) and 0.4% for each additional month (up to 84 months) by which the date of benefit commencement precedes age 65 and 5 years of Vesting Service.
■ Grandfathered Cooper Tire	The normal pension benefit reduced by 0.4% for each month by which the date of benefit commencement precedes age 62. If 30 years of vesting service, benefit is unreduced at age 55.
■ Grandfathered Standard Products, BG Hose	An actuarially equivalent normal pension benefit based on the number of years by which the date of benefit commencement precedes normal retirement age. In addition, a Supplemental Allowance is payable equal to $150 per month for Grandfathered Standard Products ($250 for BG Hose plus $5 for each year of Accrual Service or 30, $10 for each year of age over 55), reduced by $0.41-2/3 for each month that accrual service is less than 30 years at the Early Retirement Date. Supplement is paid after retirement and age 60, and is payable to age 62.
■ Merged Archbold	The normal pension benefit reduced 1/180 per month for the first 60 months, 1/250 per month for the next 60 months, and 1/400 per month for the next 60 months.
■ Merged Northern Plants and Leonard	The normal pension benefit reduced by 1/180 per month for the first 60 months, and 1/360 per month for the next 60 months by which the date of benefit commencement precedes the Normal Retirement Date.

SCHEDULE SB ATTACHMENTS

■ Auburn, El Dorado, BG Seal	Monthly accrued benefit reduced by 0.4% for each complete month by which the date of commencement precedes age 62. If the participant has not attained age 55, but has at least 30 years of accrual service, the benefit is unreduced. A participant who is at least age 55 with 30 or more years of Accrual Service receives a supplemental benefit, payable until the participant is eligible to commence Social Security benefits at the 80% reduced amount (age 62 if born before 1938). The monthly supplemental benefit is equal to $350 plus $5 for each year of Accrual Service over 30, and $10 for each year of age over 55 on the Early Retirement Date. The Auburn plan was frozen on August 31, 2011 except for the Kicker for those that at least 26 years of Accrual Service as of July 1, 2011 but were not yet eligible for early retirement.
■ Newlex	Normal retirement benefit reduced by 1/180th for each of the first 60 months by which the date of commencement precedes normal retirement date and further reduced by 1/360th for each month in excess of 60 months by which commencement precedes normal retirement date.

Termination benefit

■ Cash Balance	Account balance at the date of termination.
■ Grandfathered Cooper Tire and Grandfathered Standard Products	Accrued normal pension benefit, payable at normal retirement date. If Vesting Service is at least 10 years at termination date, then the benefit is payable on the Early Retirement Date and reduced in the same manner as the Early Retirement Benefit.
■ Merged Archbold	Accrued normal pension benefit; reduced by the same factors as for an Early Retirement Benefit for commencement before age 65.
■ Merged Northern Plants and Leonard	Frozen benefit; reduced by the same factors as for an Early Retirement Benefit for commencement before age 65.
■ Auburn, El Dorado, BG Seal, and BG Hose	Accrued normal pension reduced by 0.4% for each month commencement precedes age 62.

SCHEDULE SB ATTACHMENTS

■ Newlex	Normal retirement benefit reduced by 1/180th for each of the first 60 months by which the date of commencement precedes normal retirement date and further reduced by 1/360th for each month in excess of 60 months by which commencement precedes normal retirement date.

Disablement

■ Cash Balance, El Dorado and Grandfathered Standard Products	Unreduced accrued benefit until age 65. At age 65 the benefit is reduced by 1%.
■ Grandfathered Cooper Tire	Greater of: a. Average Compensation multiplied by the accrued benefit adjustment. The accrued benefit adjustment is based on accrual service at retirement (only if an Employee as of June 30, 1976). b. 1-1/15% of Average Compensation up to the Covered Compensation limit multiplied by Accrual Service (up to 30 years) plus 1- 2/3% of Average Compensation over the Covered Compensation limit multiplied by Accrual Service (up to 30 years) and c. $26 multiplied by Accrual Service. At age 65 the benefit is reduced by 1% if based on a or b and reduced by 50% if based on c.
■ Merged Archbold	Unreduced accrued benefit payable until age 65. At age 65 the benefit is recomputed as a joint and survivor benefit form if the disabled retiree is married.
■ Merged Northern Plants and Leonard	Unreduced frozen benefit.
■ Auburn, BG Seal, and BG Hose	Monthly accrued benefit based on Accrual Service at date of disability. The 5-year certain period under the form of elected benefit begins on the Disability Retirement date if Vesting Service is at least 30 years. If Vesting Service is less than 30 years the 5-year certain period begins on the later of age 55 or Disability Retirement Date

SCHEDULE SB ATTACHMENTS

■ Newlex	Benefit before Normal Retirement: Full monthly pension benefits reduced by certain worker's compensation benefits until age 65. Benefit after Normal Retirement: After age 65, any offset for public disability payments stops. The benefit is then recomputed based on the benefit form elected to be paid at that time.

Death benefit

■ Cash Balance	Account balance at the date of death.
■ Pre-Retirement benefit	Upon the death of a participant after 5 years of Vesting Service, the surviving spouse shall receive a 50% survivor benefit computed as if the participant had terminated employment at date of death, survived to earliest retirement age and elected commencement of benefits under the Normal Form of Payment and at that time died.
■ Newlex	If the participant dies before reaching age 65, payments to the spouse will automatically begin when the participant would have reached age 65. However, the spouse can elect to receive a reduced benefit as early as the date the participant would have reached age 55 or upon the participants' death if after age 55. Payment to the spouse is 50% of the benefit that would have been payable to the participant, reduced to reflect the 50% survivor option. If the participant continues working after age 65 and dies before retiring, payments to the spouse will begin the month following the participant's death.
■ Post-Retirement benefit	Elected form of payment plus a single sum benefit of $2,250 ($2,000 for BG Hose and Newlex, $750 for El Dorado, and $4,000 for BG Seal). A participant who terminated employment before age 60 and did not commencement retirement or disability payments immediately is not eligible for a single sum death benefit.
■ Newlex	Payable to participants who retired after June 24, 2002. Elected form of payment plus a single sum benefit of $2,000.

SCHEDULE SB ATTACHMENTS

Other Plan Provisions

Forms of payment	If married: 50% Joint and Survivor annuity (except for Grandfathered Standard Products a 55% joint and survivor annuity with 5 years certain and for BG Hose, a 50% joint and survivor annuity with 5 years certain). 50% Joint and Survivor annuity for Newlex. If single:
■ Cash Balance, Grandfathered Cooper Tire and Newlex, merged Northern Plants, Leonard and Archbold	Life annuity.
■ Grandfathered Standard Products, Auburn, El Dorado, BG Seal, BG Hose and El Dorado	Life annuity with 5 years certain.
Optional Forms of Retirement Income in Lieu of Normal Form	These alternative payment arrangements are available for normal, postponed or early pension benefits.
■ Cash Balance, Grandfathered Cooper Tire, Merged Northern Plants and Leonard	■ Lump Sum (only for Cash Balance) ■ Life annuity with 5 year certain ■ 50% joint and survivor and 5 year certain annuity ■ 75% joint and survivor annuity
■ Grandfathered Standard Products	Optional forms are not available to disabled retirees, terminated vested participants or death benefits. ■ Life annuity ■ Life annuity with 10 year certain ■ 75% joint and survivor annuity ■ 100% joint and survivor annuity ■ Lump sum
■ Merged Archbold	■ 75% joint and survivor annuity
■ Newlex	■ Joint and 75% Survivor Option ■ Joint and 100% Survivor Option

SCHEDULE SB ATTACHMENTS

■ Auburn and El Dorado	■ 5-year certain benefit followed by either a reduced life annuity with continuing 50%, 75% or 100% joint and survivor benefit. ■ 5-year certain life annuity followed by a reduced additional 5, 10, or 15 year certain and life annuity.
■ BG Hose and BG Seal	■ 5-year certain benefit followed by either a reduced life annuity with continuing 50%, 75% or 100% joint and survivor benefit. ■ 5-year certain life annuity followed by a reduced additional 5, 10 or 15 year certain and life annuity. ■ Lump sum option if terminate before early retirement age.
Plan participants' contributions	Not applicable.
Pension increase	Not applicable.
Maximum on benefits and pay	All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective. Increases in the dollar limits are assumed for determining pension cost but not for determining contributions.

Future Plan Changes

No future plan changes were recognized in determining minimum and maximum contributions.

Changes in Benefits Valued Since Prior Year

None.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24
Change in Actuarial Assumptions

The assumed plan-related expenses added to the target normal cost were changed from $1,025,000 for the prior valuation to $867,000.

The cash balance interest rate was updated to use 1.57% for 2021, 2.10% in 2022 increasing 60 basis points annually until a rate of 4.50% in 2026 and thereafter.