

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 <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
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 <u>PITTSBURGH GLASS WORKS RETIREMENT INCOME PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>10/01/2008</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>26-2998228</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>412-820-8003</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>423100</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>10/01/2008</u>		2b Employer Identification Number (EIN) <u>26-2998228</u>		2c Plan Sponsor's telephone number <u>412-820-8003</u>		2d Business code (see instructions) <u>423100</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>										
1c Effective date of plan <u>10/01/2008</u>											
2b Employer Identification Number (EIN) <u>26-2998228</u>											
2c Plan Sponsor's telephone number <u>412-820-8003</u>											
2d Business code (see instructions) <u>423100</u>											
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>PITTSBURGH GLASS WORKS, LLC</u> <u>400 GUYS RUN ROAD</u> <u>CHESWICK, PA 15024</u>											

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/17/2022	PATRICIA BRENNAN
	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

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name PITTSBURGH GLASS WORKS, LLC c Plan Name PITTSBURGH GLASS WORKS RET INC PLAN		4b EIN 26-2998228 4d PN 002	
5 Total number of participants at the beginning of the plan year		5	1077
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)	223
a(2) Total number of active participants at the end of the plan year		6a(2)	147
b Retired or separated participants receiving benefits.....		6b	651
c Other retired or separated participants entitled to future benefits		6c	186
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	984
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	24
f Total. Add lines 6d and 6e		6f	1008
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	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1B 1I 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 <u>PITTSBURGH GLASS WORKS RETIREMENT INCOME PLAN</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>PITTSBURGH GLASS WORKS, LLC</u>	D Employer Identification Number (EIN) <u>26-2998228</u>	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B ☐ Other		
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I	Basic Information		
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2021</u>		
2	Assets:		
	a Market value	2a	<u>26502152</u>
	b Actuarial value	2b	<u>25179865</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment.....	<u>683</u>	<u>18169296</u>
	b For terminated vested participants.....	<u>173</u>	<u>3274938</u>
	c For active participants	<u>223</u>	<u>7899212</u>
	d Total.....	<u>1079</u>	<u>29343446</u>
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	<u>5.63</u> %
6	Target normal cost.....		
	a Present value of current plan year accruals.....	6a	<u>170413</u>
	b Expected plan-related expenses	6b	<u>698926</u>
	c Total (line 6a + line 6b)	6c	<u>869339</u>

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 <u>JASON MELBYE</u> Type or print name of actuary <u>OCTOBER THREE CONSULTING LLC</u> Firm name <u>233 SOUTH WACKER DRIVE SUITE 8350</u> <u>CHICAGO, IL 60606</u> Address of the firm	<u>10/04/2022</u> Date <u>20-08504</u> Most recent enrollment number <u>312-878-2413</u> Telephone number (including area code)
------------------	---	--

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

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

Schedule SB (Form 5500) 2021
v. 201209

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	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>12.37</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		976314
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.77</u> %		56333
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		1032647
d Portion of (c) to be added to prefunding balance		300000
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	300000

Part III Funding Percentages

14 Funding target attainment percentage	14	83.41 %
15 Adjusted funding target attainment percentage	15	83.41 %
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	82.64 %
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
01/04/2021	349	0			
04/15/2021	320000	0			
07/15/2021	309019	0			
01/14/2022	304555	0			
09/15/2022	195998	0			
Totals ▶			18(b)	1129921	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	1081795

20 Quarterly contributions and liquidity shortfalls:

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

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

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
4.75 %2nd segment:
5.36 %3rd segment:
6.11 %☐ N/A, full yield curve used**b** Applicable month (enter code)**21b**

4

22 Weighted average retirement age**22**

64

23 Mortality table(s) (see instructions) ☐ Prescribed - combined☒ Prescribed - separate☐ Substitute**Part VI Miscellaneous Items****24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No**26** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment. **27****Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years****28** Unpaid minimum required contributions for all prior years **28** 0**29** Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a) **29** 0**30** Remaining amount of unpaid minimum required contributions (line 28 minus line 29) **30** 0**Part VIII Minimum Required Contribution For Current Year****31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6c) **31a** 869339**b** Excess assets, if applicable, but not greater than line 31a **31b** 0**32** Amortization installments:**a** Net shortfall amortization installment Outstanding Balance 4947622 Installment 484239**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** 1353578**35** Balances elected for use to offset funding requirement Carryover balance 0 Prefunding balance 291718 Total balance 291718**36** Additional cash requirement (line 34 minus line 35) **36** 1061860**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) **37** 1081795**38** Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36) **38a** 19935**b** Portion included in line 38a attributable to use of prefunding and funding standard carryover balances **38b** 19935**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 C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider 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 PITTSBURGH GLASS WORKS RETIREMENT INCOME PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 PITTSBURGH GLASS WORKS, LLC	D Employer Identification Number (EIN) 26-2998228	

Part I	Service Provider Information (see instructions)
---------------	--

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

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

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

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

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

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

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

OCTOBER THREE CONSULTING

27-1175487

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 15 50	NONE	164886	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PNC BANK

22-1146430

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50 51	NONE	46982	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

BDO USA LLP

13-5381590

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	34622	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

GYL FINANCIAL SYNERGIES

81-3263476

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50 51	NONE	12500	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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 PITTSBURGH GLASS WORKS RETIREMENT INCOME PLAN	B Three-digit plan number (PN)	002
C Plan sponsor's name as shown on line 2a of Form 5500 PITTSBURGH GLASS WORKS, LLC	D Employer Identification Number (EIN) 26-2998228	

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)	4101968	500553
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	486740	54794
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	357280	901717
(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)		
(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)	21571025	22095715
(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	26517013 23552779
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	70885 26198
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	70885 26198
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	26446128 23526581

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.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	1129921
	(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)	1129921
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	-2003
	(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)	-2003
(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)	566298
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	566298
(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)		
(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)		2096903
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		3791119
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	5924337	
(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)		5924337
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)	143297	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	71007	
(4) Other.....	2i(4)	572025	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		786329
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		6710666
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-2919547
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: BDO USA LLP

(2) EIN: 13-5381590

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?			
4e		X	
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 438939.

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 PITTSBURGH GLASS WORKS RETIREMENT INCOME PLAN	B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 PITTSBURGH GLASS WORKS, LLC	D Employer Identification Number (EIN) 26-2998228

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): 22-1146430		
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	61

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☒ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☒ N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☒ No
--	-----------------------------------	-----------------------------------	-------------------------------	--

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

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

Schedule R (Form 5500) 2021
v. 201209

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: 55.0 % Investment-Grade Debt: 36.0 % High-Yield Debt: 5.0 % Real Estate: 0.0 % Other: 4.0 %

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☒ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☒ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____



Pittsburgh Glass Works, LLC Retirement Income Plan

**Financial Statements
(and supplementary information)**

**As of December 31, 2021 and 2020 and
for the Year Ended December 31, 2021**

Pittsburgh Glass Works, LLC Retirement Income Plan

Contents

Independent Auditor's Report	3-6
Financial Statements	
Statements of Net Assets Available for Plan Benefits	7
Statement of Changes in Net Assets Available for Plan Benefits	8
Notes to the Financial Statements	9-18
ERISA-Required Supplemental Schedule	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	20-22



Independent Auditor's Report

To the Participants and Plan Administrator
Pittsburgh Glass Works, LLC Retirement Income Plan
Pittsburgh, Pennsylvania

Scope and Nature of the ERISA Section 103(a)(3)(C) Audits

We have performed audits of the financial statements of the Pittsburgh Glass Works, LLC Retirement Income 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). The financial statements comprise the statements of net assets available for plan benefits as of December 31, 2021 and 2020, and the related statement of changes in net assets available for plan benefits for the year ended December 31, 2021, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's 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 (ERISA Section 103(a)(3)(C) audit). As permitted by ERISA Section 103(a)(3)(C), our audits 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Management has obtained a certification from a qualified institution as of December 31, 2021 and 2020, and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and the procedures performed as described in the *Auditor's Responsibilities for the Audits of the Financial Statements* section of our report

- the amounts and disclosures in the accompanying 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 (GAAP); and
- the certified investment information in the accompanying financial statements agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



Basis for Opinion

We conducted our audits 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 Audits of the 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 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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) audits 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 responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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 Audits of the Financial Statements

Except as described in the *Scope and Nature of the ERISA Section 103(a)(3)(C) Audits* 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.



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 audits 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 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 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 GAAP.

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



Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the certified investment information in the supplemental schedule agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

BDO USA, LLP

Pittsburgh, Pennsylvania

October 14, 2022

Pittsburgh Glass Works, LLC Retirement Income Plan

Statements of Net Assets Available for Plan Benefits

<i>December 31,</i>	2021	2020
Assets		
Investments - at fair value - Note 4	\$ 22,997,432	\$ 21,928,305
Receivable for investments sold	-	429,766
Employer contribution receivable	500,553	4,087,107
Investment income receivable	54,794	56,974
Total Assets	23,552,779	26,502,152
Liabilities		
Accrued expenses	26,198	70,885
Total Liabilities	26,198	70,885
Net Assets Available for Plan Benefits	\$ 23,526,581	\$ 26,431,267

See accompanying notes to the financial statements.

Pittsburgh Glass Works, LLC Retirement Income Plan
Statement of Changes in Net Assets Available for Plan Benefits

For the Year Ended December 31, **2021**

Additions

Investment Income

Net appreciation in fair value of investments	\$	2,096,903
Dividends and interest		564,295

Total Investment Income	2,661,198
-------------------------	-----------

Employer Contributions	1,144,782
------------------------	-----------

Total Additions	3,805,980
-----------------	-----------

Deductions

Benefits paid to participants		5,924,337
Administrative expenses		786,329

Total Deductions	6,710,666
------------------	-----------

Net Decrease in Net Assets Available for Plan Benefits	(2,904,686)
--	-------------

Net Assets Available for Plan Benefits - beginning of year	26,431,267
--	------------

Net Assets Available for Plan Benefits - end of year	\$ 23,526,581
--	---------------

See accompanying notes to the financial statements.

Pittsburgh Glass Works, LLC Retirement Income Plan

Notes to the Financial Statements

1. Plan Description

The following description of the Pittsburgh Glass Works, LLC Retirement Income Plan (the Plan) is provided for general information purposes only. Participants should refer to the plan document for a complete description of the Plan's provisions.

General

The Plan is a defined benefit pension plan covering specific groups of employees:

- Salaried employees who were participants in the PPG Industries, Inc. (PPG) Retirement Income Plan prior to October 1, 2008, and whose sum of continuous service under that plan and age on September 30, 2008, was at least 80 years.
- Employees who are production and maintenance employees at one of these plants; Berea, KY; Chillicothe, OH; Evansville, IN; or Meadville, PA.
- Hourly non-supervisory employees at the Crestline, OH and Tipton, PA plants who were participants in the prior plan, PPG Retirement Income Plan, at September 30, 2008. The Crestline hourly non-supervisory employees are now covered by the collective bargaining agreement with the International Union, United Automotive, Aerospace and Agricultural Implement Workers of America, Local No. 3061.
- Employees covered by the collective bargaining agreement with the United Steelworkers of America and its ABG Division Local No. 12-G (Creighton, PA).
- Employees covered by the collective bargaining agreement with the International Union, United Automobile, Aerospace and Agricultural Implement Workers of America and its Local Union No. 2270 (Ewart, MI).

In May 2018, the Plan was amended due to the closure of the Creighton, PA manufacturing plant. The participants in the Plan at the Creighton plant, as covered by the collective bargaining agreement with the United Steelworkers of America and its ABG Division Local No. 12-G, are eligible to receive the Special 30-Year-Service Pension, based on certain criteria detailed in the plan amendment.

Effective December 31, 2020, the Plan was amended to freeze future benefit accruals for salaried employees, production and maintenance employees at the following plants; Berea, KY; Chillicothe, OH; Creighton, PA; and Meadville, PA, and the hourly non-supervisor employees at the Tipton, PA plant.

Effective May 31, 2021, the Plan was amended to freeze future benefit accruals for the Crestline, OH hourly non-supervisory employees covered by the collective bargaining agreement with the International Union United Automotive, Aerospace and Agricultural Implement Workers of America, Local No. 3061.

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

Pittsburgh Glass Works, LLC Retirement Income Plan

Notes to the Financial Statements (Continued)

1. Plan Description (Continued)

Pension Benefits

Employees become fully vested after five years of continuous service and are entitled to pension benefits upon retirement, as defined in the plan document. The Plan provides for normal retirement benefits upon reaching normal retirement age and has provisions for early retirement and disability benefits for those persons who are eligible to receive such benefits as defined in the plan document. Monthly benefits under the Plan for hourly employees are based on years and months of continuous service multiplied by a rate as specified in the plan document.

The Plan provides for either a monthly pension benefit or a lump-sum payment. The pension benefit a salaried employee is entitled to varies depending on the employee's date of retirement, final average monthly earnings, and the years of continuous service, as defined in the plan document. The pension benefit under the Plan for an eligible bargained employee is based on continuous service multiplied by a rate as specified in the plan document. Such benefits may be reduced by early retirement, survivor benefits, or other elected options.

Funding Policy

Contributions to provide benefits under the Plan are made solely by the Company. The Company's funding policy is generally to make minimum contributions to the Plan in amounts determined by the Plan's actuary. The actuarial assumptions described in Note 3 have been designed to provide sufficient funds to pay benefits as they become payable under the Plan. The Company's contributions met the minimum funding requirement of ERISA for the years ended December 31, 2021 and 2020.

Plan Termination

Although it has not expressed any intent to do so, the Company reserves the right to discontinue contributions to or terminate the Plan at any time. Upon termination, the net assets of the Plan are to be allocated among the participants and beneficiaries of the Plan in compliance with ERISA and the plan document.

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

In the event of plan termination, payment and distribution of benefits would be dependent upon the sufficiency of the Plan's assets in relation to the benefits owed to the plan participants. Distributions ultimately realized by the plan participants and their beneficiaries would be determined by priority levels established by PBGC and ERISA guidelines in accordance with the underlying benefit guarantees provided by the PBGC.

Pittsburgh Glass Works, LLC Retirement Income Plan

Notes to the Financial Statements (Continued)

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting, except for benefit payments that are recorded when paid.

Significant Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

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

Investment Valuation, Income Recognition and Risks

Fair value is defined as the price that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants at a measurement date. When determining the fair value measurements for assets and liabilities required to be recorded at fair value, the Plan considers the principal or most advantageous market in which it would transact and considers the assumptions that market participants would use when pricing the asset or liability.

The three levels of inputs that may be used to measure fair value are as follows:

- Level 1 - Observable inputs such as quoted prices in active markets for identical investments that the Plan has the ability to access.
- Level 2 - Inputs 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 in active markets, that are observable either directly or indirectly;
 - d. Inputs that are derived principally from, or corroborated by, observable market data by correlation or other means.
- Level 3 - Unobservable inputs in which there is little or no market activity for the asset or liability, which require the reporting entity to develop its own estimates and assumptions relating to the pricing of the asset or liability including assumption regarding risk.

Pittsburgh Glass Works, LLC Retirement Income Plan

Notes to the Financial Statements (Continued)

2. Summary of Significant Accounting Policies (Continued)

Investment Valuation, Income Recognition and Risks (Continued)

The asset's 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.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2021 and 2020.

Money market funds are valued at the closing price reported on the active market on which the individual securities are traded on the last business day of the plan year and are classified within Level 1 of the fair value hierarchy.

Mutual funds are public investment vehicles valued using the net asset value (NAV) provided by the administrator of the fund on the last day of the Plan's year end. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding. The NAV is a quoted price in an active market and classified within Level 1 of the fair value hierarchy.

Exchange traded funds are valued at the closing price reported on the active markets on which the individual securities are traded on the last day of the Plan's year end, and are classified within Level 1 of the fair value hierarchy.

Fixed income securities are comprised of U.S. government and corporate U.S. bonds. U.S. government bonds are valued using pricing models maximizing the use of observable inputs for similar securities. Corporate U.S. bonds are also valued using pricing models maximizing the use of observable inputs for similar securities, which include basing value on yields currently available on comparable securities of issuers with similar credit ratings. Accordingly, these fixed income securities are classified within Level 2 of the fair value hierarchy.

The methods described above may produce a fair value calculation that may not be indicative of the 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 or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

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

Pittsburgh Glass Works, LLC Retirement Income Plan

Notes to the Financial Statements (Continued)

2. Summary of Significant Accounting Policies (Continued)

Investment Valuation, Income Recognition and Risks (Continued)

The Plan's investments are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with these investments and the level of uncertainty related to changes in the value of these investments, it is at least reasonably possible that changes in the near term could materially affect the amounts reported in the statements of net assets available for plan benefits and the statement of changes in net assets available for plan benefits.

Actuarial Present Value of Accumulated Benefits

Accumulated benefits are those future periodic payments, including lump-sum distributions, which are attributable under the Plan's provisions to the service that employees have rendered. Accumulated benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries and (b) present employees or their beneficiaries. Benefits payable under all circumstances - retirement, death and termination of employment - are included, to the extent that they are deemed attributable to employee service rendered to the valuation date.

Administrative Expenses

Administrative expenses are paid either by the Company or the Plan, as provided for in the plan document.

Benefit Payments

Benefits are recorded when paid.

Subsequent Events

The Plan Sponsor evaluated subsequent events and transactions for potential recognition or disclosure in the financial statements through October 14, 2022, the day the financial statements were approved and authorized for issue.

3. Accumulated Benefits

Accumulated benefits are those future benefit payments attributable under the Plan's provisions for service that employees have rendered. The actuarial present value of accumulated benefits has been determined by an independent actuary, and is that amount which results from applying actuarial assumptions to adjust the accumulated benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the benefit information dates and the expected payment dates. The effect of plan amendments on accumulated benefits is recognized during the year in which the amendments become effective.

Pittsburgh Glass Works, LLC Retirement Income Plan

Notes to the Financial Statements (Continued)

3. Accumulated Benefits (Continued)

The actuarial present value of accumulated benefits as of December 31 is as follows:

	2021	2020
Actuarial present value of accumulated benefits		
Vested benefits		
Active participants	\$ 8,041,857	\$ 13,193,842
Inactive participants receiving benefits	5,583,330	5,576,107
Retired participants and beneficiaries	23,740,825	24,484,224
Total vested benefits	37,366,012	43,254,173
Nonvested benefits	829,422	694,500
Actuarial Present Value of Accumulated Benefits	\$ 38,195,434	\$ 43,948,673

The change in the actuarial present value of accumulated benefits is comprised of the following for the year ended December 31:

	2021
Actuarial present value of accumulated benefits at beginning of year	\$ 43,948,673
Increase (decrease) during the year attributable to	
Benefits accumulated	618,449
Benefits paid	(5,924,337)
Changes in actuarial assumptions	(1,456,061)
Increase for interest	1,008,711
Actuarial Present Value of Accumulated Benefits at End of Year	\$ 38,195,435

Pittsburgh Glass Works, LLC Retirement Income Plan

Notes to the Financial Statements (Continued)

3. Accumulated Benefits (Continued)

The significant actuarial assumptions used in determining accumulated benefits as of December 31, 2021 and 2020 are as follows:

	2021	2020
Actuarial cost method	Present value of accrued benefits method as required under regulations Internal Revenue Code (IRC) §430	Present value of accrued benefits method as required under regulations Internal Revenue Code (IRC) §430
Retirement age	Rates varying by attained age; average expected retirement age is approximately 64	Rates varying by attained age; average expected retirement age is approximately 64
Discount rate	2.81%	2.46%
Mortality	Pri-2012 generational mortality table with MP-2021	Pri-2012 generational mortality table with MP-2020
Average investment return	6.50%	6.50%

The change in the actuarial assumptions was a result of the changes in the discount rate and changes to the mortality table.

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

Pittsburgh Glass Works, LLC Retirement Income Plan

Notes to the Financial Statements (Continued)

4. Investments

The following tables set forth the fair value of the Plan's assets measured on a recurring basis, by level, as described in Note 2:

<i>As of December 31, 2021</i>	Level 1	Level 2	Level 3	Total
Money market funds	\$ 901,717	\$ -	\$ -	\$ 901,717
Mutual funds	5,088,969	-	-	5,088,969
Exchange traded funds	10,808,102	-	-	10,808,102
Fixed income securities	-	6,198,644	-	6,198,644
Investments at Fair Value	\$16,798,788	\$ 6,198,644	\$ -	\$ 22,997,432

<i>As of December 31, 2020</i>	Level 1	Level 2	Level 3	Total
Money market funds	\$ 357,280	\$ -	\$ -	\$ 357,280
Mutual funds	4,913,204	-	-	4,913,204
Exchange traded funds	10,162,420	-	-	10,162,420
Fixed income securities	-	6,495,401	-	6,495,401
Investments at Fair Value	\$15,432,904	\$ 6,495,401	\$ -	\$ 21,928,305

5. Certification of Financial Information

The plan administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, PNC Bank, National Association (PNC), a qualified institution, has certified that the following investment information included in the accompanying financial statements and ERISA-required supplemental schedule is complete and accurate:

- Investments, including receivable for investments sold and investment income receivable, as shown in the statements of net assets available for plan benefits as of December 31, 2021 and 2020.
- Investment income as shown in the statement of changes in net assets available for plan benefits for the year ended December 31, 2021.
- Investment information included in Schedule H, Line 4i-Schedule of Assets (Held at End of Year) as of December 31, 2021, as shown on the ERISA-required supplemental schedule.

At the request of the plan administrator, the Plan's independent auditors did not perform auditing procedures with respect to this certified investment information, except for comparing such certified investment information to the related investment information included in the financial statements and ERISA-required supplemental schedule.

Pittsburgh Glass Works, LLC Retirement Income Plan

Notes to the Financial Statements (Continued)

6. Tax Status

The Plan has received a determination letter from the Internal Revenue Service (IRS) dated November 21, 2014 stating that the Plan was qualified under Section 401(b)(3) of the Internal Revenue Code (IRC) and, therefore, the related trust was exempt from taxation. The Plan has been amended since receiving the determination, however, the plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. The Plan is required to operate in conformity with the IRC to maintain its qualification. Therefore, no provision for income taxes is included in the Plan's financial statements.

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 by a taxing authority. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

7. Related Party and Party-in-interest Transactions

Certain plan investments are managed by PNC Bank, the trustee of the Plan. The Plan paid certain investment manager and trustee fees to PNC Bank. The fees paid to PNC are not significant for the year ended December 31, 2021. These transactions qualify as party-in-interest transactions. These transactions are not, however, considered prohibited transactions under Section 408(b) of ERISA regulations.

Certain administrative functions are performed by officers or employees of the Company at no cost to the Plan. These transactions are not deemed prohibited party-in-interest transactions, because they are covered by statutory or administrative exemptions from the IRC and ERISA's rules on prohibited transactions.

Pittsburgh Glass Works, LLC Retirement Income Plan

Notes to the Financial Statements (Continued)

8. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of the net decrease in net assets available for plan benefits per the financial statements to Schedule H of Form 5500:

For the Year Ended December 31, **2021**

Net decrease in net assets available for plan benefits per the financial statements	\$ (2,904,686)
---	----------------

Employer contributions	(14,861)
------------------------	----------

Net Decrease in Net Assets Available for Benefits per the Form 5500	\$ (2,919,547)
--	-----------------------

The following is a reconciliation of net assets available for plan benefits per the financial statements to Schedule H of Form 5500:

December 31, **2020**

Net assets available for plan benefits per the financial statements	\$ 26,431,267
---	---------------

Employer contribution receivable	14,861
----------------------------------	--------

Net Assets Available for Benefits per the Form 5500	\$ 26,446,128
--	----------------------

ERISA-Required Supplemental Schedule

Pittsburgh Glass Works, LLC Retirement Income Plan

Schedule H, Line 4i-Schedule of Assets (Held at End of Year)

December 31, 2021

EIN/PN: 26-2998228/002

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Money Market Funds				
	Federated Hermes	Government Obligations Fund	\$ 901,717	\$ 901,717
Mutual Fund				
* BlackRock		iShares S&P 500 Index Fund	3,503,741	5,088,969
Exchange Traded Funds				
ETF-Fixed Income				
* BlackRock		iShares JP Morgan Emerging Markets Bond	1,585,673	1,525,858
Barclays		SPDR Bloomberg Barclays High Yield Bond	1,263,925	1,283,297
		Total Fixed Income	2,849,598	2,809,155
ETF- Equity				
* BlackRock		iShares MSCI EAFE	2,184,533	2,470,001
* BlackRock		iShares Core S&P Mid Cap	769,064	1,050,510
* BlackRock		iShares Core S&P Small Cap	491,669	680,762
Invesco		Invesco QQQ Trust	450,423	604,732
Charles Schwab		Schwab US REIT	1,152,134	1,673,277
WisdomTree		WisdomTree U.S. Quality Dividend Growth	261,520	333,515
Vanguard		Vanguard FTSE Emerging Markets Stock	1,127,298	1,186,150
		Total ETF - Equity	6,436,641	7,998,947
		Total Exchange Traded Funds	9,286,239	10,808,102

Fixed Income Securities

Corporate Bonds			
AT&T INC	Corporate Bonds, 03.100% DUE 02/01/2043	71,207	68,050
ABBVIE INC	Corporate Bonds, 04.500% DUE 05/14/2035	49,817	47,849
ACTIVISION BLIZZARD	Corporate Bonds, 01.350% DUE 09/15/2030	19,619	18,448
ALPHABET INC	Corporate Bonds, 01.900% DUE 08/15/2040	34,465	31,871
ALPHABET INC	Corporate Bonds, 02.250% DUE 08/15/2060	34,099	31,189
AMAZON. COM INC	Corporate Bonds, 02.500% DUE 06/03/2050	62,674	57,128
AMERICAN EXPRESS CO	Corporate Bonds, 03.300% DUE 05/03/2027	29,953	30,083
AMERICAN HONDA FINANCE	Corporate Bonds, 00.750% DUE 08/09/2024	19,987	19,774
AMERIPRISE FINANCIAL INC	Corporate Bonds, 02.875% DUE 09/15/2026	22,090	21,054
AMGEN INC	Corporate Bonds, 03.375% DUE 02/21/2050	33,194	31,204
ANHEUSER- BUSCH INBEV FIN	Corporate Bonds, 04.900% DUE 02/01/2046	70,016	69,045
APPLE INC	Corporate Bonds, 02.550% DUE 08/20/2060	25,605	14,087
APPLE INC	Corporate Bonds, 02.400% DUE 08/20/2050	14,102	23,471
APPLIED MATERIALS INC	Corporate Bonds, 02.750% DUE 06/01/2050	37,918	35,050
AVALONBAY COMMUNITIES	Corporate Bonds, 03.900% DUE 10/15/2046	18,299	17,709
BP CAPITAL MARKETS PLC	Corporate Bonds, 03.279% DUE 09/19/2027	38,915	37,600
BANK OF AMERICA CORP	Corporate Bonds, VAR% DUE 01/23/2026	32,892	31,560
BANK OF AMERICA CORPORATION	Corporate Bonds, VAR% DUE 02/13/2031	31,722	30,077
BERKSHIRE HATHAWAY FIN	Corporate Bonds, 04.400% DUE 05/15/2042	20,081	18,281
BOEING CO	Corporate Bonds, 03.750% DUE 02/01/2050	34,147	36,377
BRISTOL- MYERS SQUIBB CO	Corporate Bonds, 03.250% DUE 08/01/2042	35,019	31,929
BURLINGTN NORTH SANTA FE	Corporate Bonds, 04.150% DUE 04/01/2045	32,830	30,048
CSX CORP	Corporate Bonds, 03.350% DUE 09/15/2049	34,944	31,689
CVS HEALTH CORP	Corporate Bonds, 01.300% DUE 08/21/2027	68,258	66,949
CAPITAL ONE FINANCIAL CO	Corporate Bonds, VAR% DUE 11/02/2027	35,000	34,821
CATERPILLAR INC	Corporate Bonds, 03.803% DUE 08/15/2042	31,795	29,169
CISCO SYSTEMS INC	Corporate Bonds, 05.500% DUE 01/15/2040	30,021	27,848
CITIGROUP INC	Corporate Bonds, VAR% DUE 06/03/2031	74,402	70,606
COMCAST CORP	Corporate Bonds, 03.900% DUE 03/01/2038	12,211	11,317

Pittsburgh Glass Works, LLC Retirement Income Plan

Schedule H, Line 4i-Schedule of Assets (Held at End of Year) (Continued)

December 31, 2020

EIN/PN: 26-2998228/002

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Fixed Income Securities (Continued)				
Corporate Bonds (Continued)				
	COMCAST CORP	Corporate Bonds, 02.800% DUE 01/15/2051	31,508	28,902
	COSTCO WHOLESALE CORP	Corporate Bonds, 01.750% DUE 04/20/2032	36,287	34,005
	D. R. HORTON INC	Corporate Bonds, 05.750% DUE 08/15/2023	32,695	31,866
	WALT DISNEY COMPANY/ THE	Corporate Bonds, 02.650% DUE 01/13/2031	32,640	31,207
	DUKE ENERGY CAROLINAS	Corporate Bonds, 03.200% DUE 08/15/2049	51,306	46,574
	EMERSON ELECTRIC CO	Corporate Bonds, 02.750% DUE 10/15/2050	32,490	29,174
	EMERSON ELECTRIC CO	Corporate Bonds, 02.200% DUE 12/21/2031	29,906	29,861
	ENERGY TRANSFER OPERATNG	Corporate Bonds, 03.750% DUE 05/15/2030	36,269	37,088
	ENTERPRISE PRODUCTS OPER	Corporate Bonds, 03.700% DUE 01/31/2051	21,605	20,983
	EVERSOURCE ENERGY	Corporate Bonds, 01.650% DUE 08/15/2030	34,584	32,724
	EXXON MOBIL CORPORATION	Corporate Bonds, 03.095% DUE 08/16/2049	42,646	40,512
	FISERV INC	Corporate Bonds, 04.200% DUE 10/01/2028	34,598	33,631
	FLORIDA POWER & LIGHT CO	Corporate Bonds, 03.150% DUE 10/01/2049	63,963	58,390
	FOX CORP	Corporate Bonds, 04.709% DUE 01/25/2029	36,008	34,242
	GILEAD SCIENCES INC	Corporate Bonds, 04.600% DUE 09/01/2035	25,908	24,199
	GOLDMAN SACHS GROUP INC	Corporate Bonds, 02.600% DUE 02/07/2030	60,286	60,431
	HOME DEPOT INC	Corporate Bonds, 03.125% DUE 12/15/2049	40,132	36,886
	HONEYWELL INTERNATIONAL	Corporate Bonds, 02.800% DUE 06/01/2050	33,441	31,184
	INTEL CORP	Corporate Bonds, 04.900% DUE 07/29/2045	49,729	46,524
	INTERCONTINENTALEXCHANGE	Corporate Bonds, 02.100% DUE 06/15/2030	20,890	19,880
	JPMORGAN CHASE & CO	Corporate Bonds, 04.500% DUE 09/01/2040	84,449	79,450
	JOHNSON & JOHNSON	Corporate Bonds, 04.500% DUE 09/01/2040	34,608	31,623
	KLA CORP	Corporate Bonds, 03.300% DUE 03/01/2050	16,983	16,027
	KIMBERLY- CLARK CORP	Corporate Bonds, 02.000% DUE 11/02/2031	29,876	29,844
	KINDER MORGAN INC	Corporate Bonds, 02.000% DUE 02/15/2031	34,734	33,306
	KROGER CO	Corporate Bonds, 02.200% DUE 05/01/2030	26,356	24,901
	LAM RESEARCH CORP	Corporate Bonds, 02.875% DUE 06/15/2050	32,606	29,892
	MARATHON PETROLEUM CORP	Corporate Bonds, 04.750% DUE 09/15/2044	33,704	35,304
	MASTERCARD INC	Corporate Bonds, 03.350% DUE 03/26/2030	29,989	29,908
	MERCK & CO INC	Corporate Bonds, 01.450% DUE 06/24/2030	15,215	14,361
	MERCK & CO INC	Corporate Bonds, 02.900% DUE 12/10/2061	29,915	29,844
	MERCK & CO INC	Corporate Bonds, 03.600% DUE 09/15/2042	18,485	16,741
	MICROSOFT CORP	Corporate Bonds, 03.450% DUE 08/08/2036	16,038	14,627
	MICROSOFT CORP	Corporate Bonds, 02.675% DUE 06/01/2060	35,378	34,884
	MIDAMERICAN ENERGY CO	Corporate Bonds, 03.650% DUE 08/01/2048	61,272	56,198
	MORGAN STANLEY	Corporate Bonds, VAR% DUE 01/22/2031	70,170	68,684
	NEXTERA ENERGY CAPITAL	Corporate Bonds, 00.650% DUE 03/01/2023	29,997	29,939
	NIKE INC	Corporate Bonds, 03.250% DUE 03/27/2040	35,070	32,635
	NORTHERN STATES PWR- MINN	Corporate Bonds, 02.900% DUE 03/01/2050	50,224	45,431
	NOVARTIS CAPITAL CORP	Corporate Bonds, 03.700% DUE 09/21/2042	18,582	17,302
	NVIDIA CORP	Corporate Bonds, 03.500% DUE 04/01/2050	36,334	34,199
	ORACLE CORP	Corporate Bonds, 04.300% DUE 07/08/2034	63,230	55,378
	PEPSICO INC	Corporate Bonds, 02.875% DUE 10/15/2049	49,667	47,183
	PFIZER INC	Corporate Bonds, 02.550% DUE 05/28/2040	15,927	14,965
	PROLOGIS LP	Corporate Bonds, 02.250% DUE 04/15/2030	30,971	30,152
	PRUDENTIAL FINANCIAL INC	Corporate Bonds, 03.700% DUE 03/13/2051	35,459	34,137
	PUBLIC SERVICE ELECTRIC	Corporate Bonds, 03.200% DUE 08/01/2049	16,875	15,742
	PUBLIC SERVICE ELECTRIC	Corporate Bonds, 02.050% DUE 08/01/2050	18,678	16,903
	REALTY INCOME CORP	Corporate Bonds, 03.250% DUE 01/15/2031	49,450	46,843
	ROYAL BANK OF CANADA	Corporate Bonds, 00.750% DUE 10/07/2024	44,940	44,544
	SAN DIEGO G & E	Corporate Bonds, 02.950% DUE 08/15/2051	19,874	20,127
	SHELL INTERNATIONAL FIN	Corporate Bonds, 04.125% DUE 05/11/2035	30,929	29,174
	SPIRIT REALTY LP	Corporate Bonds, 02.700% DUE 02/15/2032	19,869	19,788
	STATE STREET CORPORATION	Corporate Bonds, VAR% DUE 11/01/2034	33,067	31,239
	T- MOBILE USA INC	Corporate Bonds, 03.875% DUE 04/15/2030	33,627	32,813
	TOYOTA MOTOR CREDIT CORP	Corporate Bonds, 03.375% DUE 04/01/2030	23,393	21,917

Pittsburgh Glass Works, LLC Retirement Income Plan
Schedule H, Line 4i-Schedule of Assets (Held at End of Year) (Continued)
December 31, 2020
EIN/PN: 26-2998228/002

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Fixed Income Securities (Continued)				
Corporate Bonds (Continued)				
	UNION PACIFIC CORP	Corporate Bonds, 03.950% DUE 08/15/2059	36,643	35,478
	US BANCORP	Corporate Bonds, 03.150% DUE 04/27/2027	33,912	32,121
	UNITEDHEALTH GROUP INC	Corporate Bonds, 03.500% DUE 08/15/2039	41,546	38,808
	VALERO ENERGY CORP	Corporate Bonds, 03.400% DUE 09/15/2026	16,165	16,023
	VALERO ENERGY CORP	Corporate Bonds, 04.000% DUE 04/01/2029	16,473	16,323
	VERIZON COMMUNICATIONS	Corporate Bonds, 02.650% DUE 11/20/2040	51,560	28,506
	VERIZON COMMUNICATIONS	Corporate Bonds, 03.850% DUE 11/01/2042	30,973	50,267
	VIRGINIA ELEC & POWER CO	Corporate Bonds, 03.300% DUE 12/01/2049	35,556	31,874
	VISA INC	Corporate Bonds, 04.150% DUE 12/14/2035	32,607	29,918
	WALMART INC	Corporate Bonds, 02.950% DUE 09/24/2049	65,506	66,459
	WELLS FARGO & COMPANY	Corporate Bonds, VAR% DUE 02/11/2026	67,787	65,970
	WESTPAC BANKING CORP	Corporate Bonds, 03.350% DUE 03/08/2027	35,596	34,095
Total Corporate Bonds			3,492,438	3,324,393
U.S. Treasury Bonds				
	U.S. Government	Treasury Bond, 04.500% DUE 02/15/2036	829,975	783,396
	U.S. Government	Treasury Bond, 02.500% DUE 02/15/2045	306,689	291,428
	U.S. Government	Treasury Bond, 02.000% DUE 02/15/2050	259,475	248,856
	U.S. Government	Treasury Bond, 01.125% DUE 08/15/2040	277,923	257,573
	U.S. Government	Treasury Bond, 01.625% DUE 08/15/2022	35,883	35,300
	U.S. Government	Treasury Bond, 01.625% DUE 11/15/2050	227,086	228,262
	U.S. Government	Treasury Bond, 02.250% DUE 05/15/2041	267,676	262,578
	U.S. Government	Treasury Bond, 01.875% DUE 11/15/2051	417,330	421,613
	U.S. Government	Treasury Bond, 02.125% DUE 12/31/2022	56,362	55,913
	U.S. Government	Treasury Bond, 01.250% DUE 06/30/2023	71,880	70,832
	U.S. Government	Treasury Bond, 02.250% DUE 02/15/2027	193,313	183,320
	U.S. Government	Treasury Bond, 01.500% DUE 02/15/2030	37,125	35,180
Total U.S. Treasury Bonds			2,980,717	2,874,251
Total Fixed Income Securities			6,473,155	6,198,644
Total Investments			\$ 20,164,852	\$ 22,997,432

* Represents a party-in-interest as defined by ERISA.

Vitro Pittsburgh Glass Works Retirement Income Plan

EIN / PN 26-2998228 / 002

Schedule SB, Line 26 - Schedule of Active Participant Data

Attained age	Completed years of credited service as of January 1, 2021										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & over	
Under 25	-	-	-	-	-	-	-	-	-	-	-
25 to 29	-	-	-	-	-	-	-	-	-	-	-
30 to 34	-	-	-	-	-	-	-	-	-	-	-
35 to 39	-	-	-	-	1	1	-	-	-	-	2
40 to 44	-	-	-	-	11	2	-	-	-	-	13
45 to 49	-	-	-	-	22	13	3	-	-	-	38
50 to 54	-	-	-	-	17	17	3	11	-	-	48
55 to 59	-	-	-	-	9	14	8	12	7	-	50
60 to 64	-	-	-	-	5	4	-	11	9	21	50
65 to 69	-	-	-	-	2	2	-	1	1	12	18
70 & over	-	-	-	-	1	-	-	-	-	3	4
Total	-	-	-	-	68	53	14	35	17	36	223



Pittsburgh Glass Works Retirement Income Plan

EIN / PN 26-2998228 / 002

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Actuarial Assumptions and Methods

Plan Sponsor Elections

Yield curve election:	The plan sponsor did not elect to use the full yield curve under IRC section 430(h)(2)(D)(ii).
Applicable month:	The plan sponsor elected to base the segment rates on the rates published in the September immediately preceding the valuation year.
Shortfall Amortization:	The plan sponsor elected to adopt 15-year amortization of the funding shortfall beginning in the 2020 plan year, as permitted by Internal Revenue Code (IRC) §430(c)(8) and the Employee Retirement Income Security Act of 1974 (ERISA) §303(c)(8) as amended by ARPA.
Interest Rate Smoothing:	The plan sponsor will reflect the changes to the IRC §430(h)(2) interest rates made by ARPA in the 2020 plan year rather than deferring until a later plan year, as permitted by §9706 of ARPA, for both funding and §436 benefit restrictions purposes.

Economic Assumptions

	Funding Target		PBGC
	with	without	Funding
	stabilization	stabilization	Target
First segment rate (years 0 to 4):	4.75%	2.22%	2.22%
Second segment rate (years 5 to 19):	5.36%	3.38%	3.38%
Third segment rate (years 20 and after):	6.11%	3.92%	3.92%
Effective interest rate (current year):	5.63%	3.60%	N/A

Long-term rate of return on assets (2019): 6.50%

Long-term rate of return on assets (2020): 6.50%

ASC 960 discount rate (current year): 2.46%

2021 Effective Interest Rate (not reflecting ARPA): 5.01%

The interest rates listed above are compounded annually.



Pittsburgh Glass Works Retirement Income Plan
EIN / PN 26-2998228 / 002
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods
Actuarial Assumptions and Methods

Demographic Assumptions

WEIGHTED AVERAGE RETIREMENT AGE

The weighted average retirement age is summarized in Exhibit A.

RETIREMENT

The retirement decrement assumption for active employees is described in Exhibit A and Exhibit B.

WITHDRAWAL

The withdrawal decrement assumptions are summarized in Exhibit C.

DISABILITY

No disability decrement is valued for active salaried employees. The disability decrement assumption for active Hourly employees is described in Exhibit D.

RATIONALE FOR RETIREMENT AGE, WITHDRAWAL AND DISABILITY ASSUMPTIONS

The retirement, withdrawal, and disability assumptions are based on those used by the prior actuary. An experience study has not yet been performed for the plan, however, we find these assumptions appear to be reasonable and reflect the early retirement options available under the plan.

MORTALITY AND MORTALITY IMPROVEMENT

The mortality follows the IRS 2021 Generational Mortality Table based on the rates in the RP-2014 Mortality Tables published by the SOA adjusted for mortality improvement, as prescribed by Treasury regulation section 1.430(h)(3)-1. For ASC 960, mortality follows the Pri-2012 generational mortality table with MP-2020 mortality improvement.

MARITAL STATUS

80% of male employees and 60% of female employees are assumed to be married; husbands are assumed to be 3 years older than their wives.

DECREMENT TIMING

Decrements are assumed to occur as of the beginning of the year.

Other Assumptions

FORM OF PAYMENT

25% of participants are assumed to elect a single life annuity.

25% of participants are assumed to elect the Qualified Joint and Survivor Annuity.

50% of participants are assumed to elect a lump sum.



Pittsburgh Glass Works Retirement Income Plan

EIN / PN 26-2998228 / 002

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Actuarial Assumptions and Methods

DEFERRED VESTED COMMENCEMENT

Deferred vested inactive participants and actives who decrement under the termination cause are assumed to commence their benefit at SSNRA for salaried employees and at age 65 for hourly employees.

MAXIMUM EARNINGS

The maximum compensation limit under IRC section 401(a)(17) is \$290,000 for 2021.

MAXIMUM BENEFIT

The maximum benefit payable under IRC section 415 is \$230,000 for 2021.

EXPENSES

Assumed expenses included in the target normal cost are \$698,926 for 2021. This is based on the plan sponsor's expectation for paying plan administrative expenses and PBGC premiums from the trust.

Changes from Prior Year and Rationale for Changes

Assumed expenses were updated to reflect current year expected PBGC Premiums.

Actuarial Methods

VALUATION DATE

The valuation date is January 1, 2021.

ACTUARIAL VALUE OF ASSETS

The actuarial value of assets is determined by recognizing asset gains and losses over a period of three years. Asset gains and losses are defined as the difference between the expected return on the market value of assets, using a return assumption not to exceed the third segment rate, and the actual return on the market value of assets. This gain or loss is recognized over a period of three years at 33% per year, beginning in the current year. The actuarial value of assets must be within 10% of the market value of assets.

MINIMUM FUNDING METHOD

The funding target and target normal cost for minimum funding calculations are determined using the traditional unit credit cost method as prescribed by Treasury regulation section 1.430(d)-1. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay as of the valuation date. The sum of the present value of the accrued benefits for all participants is the ERISA funding target. The normal cost is the present value of the benefits earned during the year. The target normal cost is the sum of the normal costs for all participants and the assumed administrative expenses.



Pittsburgh Glass Works Retirement Income Plan

EIN / PN 26-2998228 / 002

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Actuarial Assumptions and Methods

ASC 960 COST METHOD

The method used to calculate the ASC 960 present value of accumulated plan benefits is the traditional unit credit cost method. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay as of the valuation date. The present value of the accrued benefit is calculated using the applicable ASC 960 assumptions.

Changes in Method from Prior Year and Rationale for Changes

None.



Pittsburgh Glass Works Retirement Income Plan

EIN / PN 26-2998228 / 002

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Actuarial Assumptions and Methods

Exhibit A - Salaried Employee Retirement Rates

<u>Age</u>	<u>SSNRA = 65</u>	<u>SSNRA = 66</u>	<u>SSNRA = 67</u>
55	0.025	0.000	0.000
56	0.025	0.025	0.000
57	0.025	0.025	0.025
58	0.050	0.025	0.025
59	0.050	0.025	0.025
60	0.050	0.050	0.025
61	0.100	0.050	0.050
62	0.150	0.050	0.050
63	0.300	0.100	0.050
64	0.400	0.150	0.100
65	0.950	0.300	0.150
66	0.600	0.400	0.300
67	0.700	0.950	0.400
68	0.800	0.600	0.950
69	0.900	0.700	0.600
70	1.000	0.800	0.700
71	1.000	0.900	0.800
72	1.000	1.000	0.900
73	1.000	1.000	1.000
Weighted	62.40	64.20	65.20
Average			

Exhibit B - Hourly Employee Retirement Rates

<u>Age</u>	<u>less than 30</u> <u>years of service</u>	<u>more than 30</u> <u>years of service</u>
55-57	0.010	0.010
58-59	0.010	0.050
60-61	0.025	0.050
62-63	0.150	0.300
64	0.200	0.300
65	1.000	1.000
Weighted	63.60	62.60
Average		



Pittsburgh Glass Works Retirement Income Plan

EIN / PN 26-2998228 / 002

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Actuarial Assumptions and Methods

Exhibit C - Sample Withdrawal Rates

<u>Age</u>	<u>Rate</u>
20	0.1950
25	0.1350
30	0.0915
35	0.0653
40	0.0518
45	0.0458
50	0.0420
55	0.0330
60	0.0255

Exhibit D - Sample Hourly Disability Rates

<u>Age</u>	<u>Rate</u>
20	0.00070
25	0.00090
30	0.00110
35	0.00140
40	0.00190
45	0.00300
50	0.00510
55	0.00960
60	0.01660

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment 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

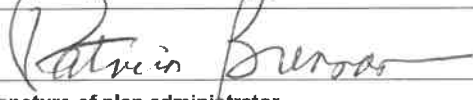
- A** This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
☒ a single-employer plan ☐ a DFE (specify) _____
- B** This return/report is: ☐ the first return/report ☐ the final return/report
☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
- C** If the plan is a collectively-bargained plan, check here. ▶ ☐
- D** Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program
☐ special extension (enter description) _____
- 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 PITTSBURGH GLASS WORKS RETIREMENT INCOME PLAN	1b Three-digit plan number (PN) ▶ 002
	1c Effective date of plan 10/01/2008
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) PITTSBURGH GLASS WORKS, LLC 400 GUYS RUN ROAD CHESWICK PA 15024	2b Employer Identification Number (EIN) 26-2998228 2c Plan Sponsor's telephone number 412-820-8003 2d Business code (see instructions) 423100

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		10-17-22	PATRICIA BRENNAN
	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

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

Form 5500 (2021)
v. 201209

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name PITTSBURGH GLASS WORKS, LLC c Plan Name PITTSBURGH GLASS WORKS RET INC PLAN		4b EIN 26-2998228 4d PN 002
5 Total number of participants at the beginning of the plan year	5	1,077
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)	223
a(2) Total number of active participants at the end of the plan year	6a(2)	147
b Retired or separated participants receiving benefits.....	6b	651
c Other retired or separated participants entitled to future benefits	6c	186
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	984
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	24
f Total. Add lines 6d and 6e	6f	1,008
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	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1B 1I 3H		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 Pittsburgh Glass Works Ret Inc Plan	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Pittsburgh Glass Works, LLC	D Employer Identification Number (EIN) 26-2998228	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B		
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I Basic Information				
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2021</u>				
2 Assets:				
a Market value				2a 26,502,152
b Actuarial value				2b 25,179,865
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.....	683	18,169,296	18,169,296	
b For terminated vested participants.....	173	3,274,938	3,274,938	
c For active participants	223	7,899,212	8,383,253	
d Total.....	1,079	29,343,446	29,827,487	
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 5.63%
6 Target normal cost.....				
a Present value of current plan year accruals.....				6a 170,413
b Expected plan-related expenses				6b 698,926
c Total (line 6a + line 6b)				6c 869,339

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	Jason Melbye JM Signature of actuary	10/4/2022 Date 2008504 Most recent enrollment number 312-878-2413 Telephone number (including area code)
Jason Melbye Type or print name of actuary		
October Three Consulting LLC Firm name		
233 South Wacker Drive Suite 8350 Chicago IL 60606 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 ☐

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

Schedule SB (Form 5500) 2021 v. 201209

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	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>12.37%</u>	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		976,314
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.77%</u>		56,333
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		1,032,647
d Portion of (c) to be added to prefunding balance		300,000
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	300,000

Part III Funding Percentages

14 Funding target attainment percentage	14	83.41%
15 Adjusted funding target attainment percentage	15	83.41%
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	82.64%
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
01/04/2021	349	0			
04/15/2021	320,000	0			
07/15/2021	309,019	0			
01/14/2022	304,555	0			
09/15/2022	195,998	0			
Totals ►			18(b)	1,129,921	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	1,081,795

20 Quarterly contributions and liquidity shortfalls:

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

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

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 4
22 Weighted average retirement age			22 64
23 Mortality table(s) (see instructions)	☐ Prescribed - combined	☒ Prescribed - separate	☐ Substitute

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	869,339	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	4,947,622	484,239	
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	1,353,578	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	291,718	291,718
36 Additional cash requirement (line 34 minus line 35)	36	1,061,860	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	1,081,795	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	19,935	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	19,935	
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

Pittsburgh Glass Works Retirement Income Plan

EIN / PN 26-2998228 / 002

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE

Participants are assumed to retire according to the rates shown in Exhibit A and Exhibit B. The weighted average retirement age for the total population for the current year, rounded to the nearest whole number, is 64.

Exhibit A - Salaried Employee Retirement Rates

<u>Age</u>	<u>SSNRA = 65</u>	<u>SSNRA = 66</u>	<u>SSNRA = 67</u>
55	0.025	0.000	0.000
56	0.025	0.025	0.000
57	0.025	0.025	0.025
58	0.050	0.025	0.025
59	0.050	0.025	0.025
60	0.050	0.050	0.025
61	0.100	0.050	0.050
62	0.150	0.050	0.050
63	0.300	0.100	0.050
64	0.400	0.150	0.100
65	0.950	0.300	0.150
66	0.600	0.400	0.300
67	0.700	0.950	0.400
68	0.800	0.600	0.950
69	0.900	0.700	0.600
70	1.000	0.800	0.700
71	1.000	0.900	0.800
72	1.000	1.000	0.900
73	1.000	1.000	1.000
Weighted	62.40	64.20	65.20
Average			

Exhibit B - Hourly Employee Retirement Rates

<u>Age</u>	<u>less than 30 years of service</u>	<u>more than 30 years of service</u>
55-57	0.010	0.010
58-59	0.010	0.050
60-61	0.025	0.050
62-63	0.150	0.300
64	0.200	0.300
65	1.000	1.000
Weighted	63.60	62.60
Average		



Pittsburgh Glass Works Retirement Income Plan
EIN / PN 26-2998228 / 002
Schedule SB, Part V - Summary of Plan Provisions
Plan Provisions

Effective Date

October 1, 2008

Plan Year

January 1 to December 31

Plan Amendments

Effective January 1, 2019 the plan was amended to provide an optional lump sum form of payment for all participants.

Eligibility

Employees who had age and continuing service under the PPG Industries pension plan of at least 80 as of September 30, 2008 or is a production and maintenance employee at the Berea, Chillicothe, Evansville, or Meadville locations.

Continuous Service

Sum of (a) Participant's Continuous Service under the PPG Industries pension plan as September 30, 2008 and (b) Continuous Service on and after October 1, 2008.

Final Average Monthly Salary (FAMS)

Average monthly base salary paid in the five consecutive years of the ten years preceding termination which produces the highest average.

Vesting

100% vesting after 5 years of service

Salaried Employees

Accrued Benefit

The accrued benefit for salaried employees is the greater of the Regular Formula and the Alternate formula, less the PPG Offset:

Regular Formula

0.855% of FAMS + 0.585% of FAMS in excess of Social Security Covered Compensation multiplied by Continuous Service (maximum of 35 years)

Alternate Formula

\$36.00 per year of Continuous Service

No new employees are eligible to participate in the plan. Benefit accruals were frozen effective December 31, 2020.



Pittsburgh Glass Works Retirement Income Plan
EIN / PN 26-2998228 / 002
Schedule SB, Part V - Summary of Plan Provisions
Plan Provisions

PPG Offset

PPG offset benefit is calculated according to the benefit formula but with Continuous Service through September 30, 2008, and imputed earnings, which are calculated using the September 30, 2008 pay rate, increased by 1.5% on each October 1, starting in 2009.

Normal Retirement Age

Social Security normal retirement age.

Normal Retirement Benefit

Accrued Benefit payable monthly.

Early Retirement Age

Ten years prior to Normal Retirement Age.

Early Retirement Benefit

Accrued benefit reduced 3% per year under the Regular Formula, or 5% per year under the Alternate Formula, starting from four years prior to Normal Retirement Age.

Deferred Vested Benefit

Accrued Benefit deferred to Normal Retirement Age. Vested benefit at Early Retirement Date is the Actuarial Equivalent of benefit at Normal Retirement Date

Late Retirement Benefit

Accrued Benefit payable monthly at actual retirement date.

Pre-retirement Death Benefit

Survivor portion of a 50% Joint and Survivor annuity calculated as if the participant retired at their earliest possible retirement date and elected the 50% J&S.

Minimum Benefit

Prior to April 1, 2000, The Regular Formula was 0.950% of FAMS + 0.650% of FAMS in excess of Social Security Covered Compensation multiplied by Continuous Service (maximum of 35 years).

Employees hired on or before April 1, 2000 will have a minimum benefit equal to (a) plus (b), with:

a) The benefit under the old Regular Formula using FAMS at retirement and service as of April 1, 2000.

b) the benefit under the new Regular Formula using FAMS at retirement and service since April 1, 2000.



Pittsburgh Glass Works Retirement Income Plan
EIN / PN 26-2998228 / 002
Schedule SB, Part V - Summary of Plan Provisions
Plan Provisions

Early retirement factors for benefits earned under (a) are:

<u>Age¹</u>	<u>Factor</u>
55	0.442
56	0.475
57	0.512
58	0.553
59	0.598
60	0.648
61	0.704
62	0.766
63	0.835
64	0.912
65	1.000

1 Reduction Factors begin 10 years prior to Social Security normal retirement age. The factors shown are for age 65.

Creighton Hourly Employees

Accrued Benefit

\$26.00 per year of service for the first 18 years of Continuous Service, plus
\$28.00 per year of service for the next 10 years of Continuous Service, plus
\$30.00 per year of service for years of Continuous Service in excess of 28 years.
The PPG Offset is then subtracted from this benefit.

Participants hired on or after October 14, 2008: Monthly benefit is \$22.50 times Continuous Service

No new employees are eligible to participate in the plan as of June 2, 2012. Benefit accruals are frozen as of June 1, 2018.

Normal Retirement Age

Age 65

Normal Retirement Benefit

Accrued Benefit payable monthly

Vesting

Five years of Vesting Service credit

Early Retirement Age

Earlier of:

Age 60 with 10 years of Continuous Service

Age 55 with 85 points (age + Continuous Service)



Pittsburgh Glass Works Retirement Income Plan
EIN / PN 26-2998228 / 002
Schedule SB, Part V - Summary of Plan Provisions
Plan Provisions

PPG Offset

PPG offset benefit is calculated according to the benefit formula but with Continuous Service through September 30, 2008.

Early Retirement Benefit

For Participants hired prior to October 14, 2008, benefit is multiplied by the following factor, based on age at commencement:

<u>Age</u>	<u>Factor</u>
45	0.261
46	0.282
47	0.304
48	0.328
49	0.354
50	0.383
51	0.415
52	0.450
53	0.489
54	0.532
55	0.579
56	0.635
57	0.694
58	0.752
59	0.808
60	0.867
61	0.933
62+	1.000

For participants hired on or after October 14, 2008, benefit is reduced by 6% per year for each year that benefit commences prior to age 65

Deferred Vested Benefit

Monthly accrued benefit at Normal Retirement Date. If taken early, benefit is reduced by 6.67% per year prior to Normal Retirement.

Special Early Retirement Benefit

This benefit is based on Continuous Service as of March 31, 2000 and is paid entirely by the PPG Plan.

Special 30-year Retirement Age

Any age with 30 years of Continuous Service. As of 6/1/2018, participants with at least 27.5 years of service will be treated as eligible for the Special 30 year service pension.



Pittsburgh Glass Works Retirement Income Plan

EIN / PN 26-2998228 / 002

Schedule SB, Part V - Summary of Plan Provisions

Plan Provisions

Special 30-year Retirement Benefit

Early or Normal Retirement Benefit payable immediately, subject to a minimum benefit of \$1,215 prior to 56. If over age 56, the \$1,215 minimum is increased to \$1,515. This benefit is reduced by the PPG Offset.

Disability Benefit

Participants hired prior to October 14, 2008 with 10 years of continuous service who are totally and permanently disabled: monthly benefit is \$23 times Continuous Service up to 18 years; plus \$25 times Continuous Service in excess of 18 years (maximum of 10 years); plus \$27 for each year of Continuous Service in excess of 28 years. An additional monthly disability benefit in the amount of \$14 multiplied by continuous service (maximum additional benefit of \$350 per month) is also provided. A disability supplement is provided for participants with at least 30 years of Continuous Service. Each portion of benefit is reduced by the PPG offset. The disability benefit is paid until the Participant reaches Normal Retirement at which time the retirement benefit commences.

Pre-retirement Death Benefit

Survivor portion of the 60% Joint and Survivor annuity calculated as if the participant retired at earliest possible retirement date and elected the 60% Joint and Survivor Annuity.

Crestline Employees

Accrued Benefit

Monthly benefit is \$28 multiplied by Continuous Service up to 29 years plus \$31 times Continuous Service in excess of 29 years. This benefit is reduced by the PPG Offset.

No new employees are eligible to participate in the plan. Benefit accruals are ongoing for current active participants.

Normal Retirement Age

Age 65

Normal Retirement Benefit

Accrued Benefit payable monthly

Vesting

Five years of Vesting Service credit

Early Retirement Age

Earlier of:

Age 60 with 10 years of Continuous Service

Age 55 with 85 points (age + Continuous Service)



Pittsburgh Glass Works Retirement Income Plan
EIN / PN 26-2998228 / 002
Schedule SB, Part V - Summary of Plan Provisions
Plan Provisions

PPG Offset

PPG offset benefit is calculated according to the benefit formula but with Continuous Service through September 30, 2008.

Early Retirement Benefit

Accrued benefit is multiplied by the following factor, based on age at commencement:

<u>Age</u>	<u>Factor</u>
55	0.579
56	0.635
57	0.694
58	0.752
59	0.808
60	0.867
61	0.933
62+	1.000

Deferred Vested Benefit

Monthly accrued benefit at Normal Retirement Date. If taken early, benefit is reduced by 6.67% per year prior to Normal Retirement.

Special Early Retirement Age

Age 62 with 15 years of Continuous Service

Special Early Retirement Benefit

Special early temporary supplement is provided from age 62 to Social Security Normal Retirement Age or a maximum of 3 years, whichever comes first. This benefit is reduced by the PPG Offset.

Special 30-year Retirement Age

Participants with 30 years of Continuous Service who have attained age 58

Special 30-year Retirement Benefit

Early or Normal Retirement Benefit payable immediately, subject to a minimum benefit of \$825 prior to 62. If over age 62, the \$825 minimum is decreased to \$415. This benefit is reduced by the PPG Offset.



Pittsburgh Glass Works Retirement Income Plan
EIN / PN 26-2998228 / 002
Schedule SB, Part V - Summary of Plan Provisions
Plan Provisions

Disability Benefit

Participants with 10 years of continuous service who are totally and permanently disabled: monthly benefit is the normal retirement benefit, unreduced for early. An additional monthly disability benefit in the amount of \$14 multiplied by continuous service (maximum additional benefit of \$350 per month) is also provided. A disability supplement is provided for participants with at least 30 years of Continuous Service. Each portion of the disability benefit is reduced by the PPG offset. The disability benefit is paid until the Participant reaches Normal Retirement at which time the retirement benefit commences.

Pre-retirement Death Benefit

Survivor portion of the 60% Joint and Survivor annuity calculated as if the participant retired at earliest possible retirement date and elected the 60% Joint and Survivor Annuity.

Tipton Employees

Accrued Benefit

Monthly benefit is \$28 multiplied by Continuous Service up to 29 years plus \$31 times Continuous Service in excess of 29 years. This benefit is reduced by the PPG Offset.

No new employees are eligible to participate in the plan. Benefit accruals were frozen effective December 31, 2020.

Normal Retirement Age

Age 65

Normal Retirement Benefit

Accrued Benefit payable monthly

Vesting

Five years of Vesting Service credit

Early Retirement Age

Earlier of:

Age 60 with 10 years of Continuous Service

Age 55 with 85 points (age + Continuous Service)

PPG Offset

PPG offset benefit is calculated according to the benefit formula but with Continuous Service through September 30, 2008.



Pittsburgh Glass Works Retirement Income Plan
EIN / PN 26-2998228 / 002
Schedule SB, Part V - Summary of Plan Provisions
Plan Provisions

Early Retirement Benefit

Accrued benefit is multiplied by the following factor, based on age at commencement:

<u>Age</u>	<u>Factor</u>
55	0.579
56	0.635
57	0.694
58	0.752
59	0.808
60	0.867
61	0.933
62+	1.000

Deferred Vested Benefit

Monthly accrued benefit at Normal Retirement Date. If taken early, benefit is reduced by 6.67% per year prior to Normal Retirement.

Special Early Retirement Age

Age 62 with 15 years of Continuous Service

Special Early Retirement Benefit

Special early temporary supplement is provided from age 62 to Social Security Normal Retirement Age or a maximum of 3 years, whichever comes first. This benefit is reduced by the PPG Offset.

Special 30-year Retirement Age

Participants with 30 years of Continuous Service who have attained age 58

Special 30-year Retirement Benefit

Early or Normal Retirement Benefit payable immediately, subject to a minimum benefit of \$825 prior to 62. If over age 62, the \$825 minimum is decreased to \$415. This benefit is reduced by the PPG Offset.

Disability Benefit

Participants with 10 years of continuous service who are totally and permanently disabled: monthly benefit is the normal retirement benefit, unreduced for early. An additional monthly disability benefit in the amount of \$14 multiplied by continuous service (maximum additional benefit of \$350 per month) is also provided. A disability supplement is provided for participants with at least 30 years of Continuous Service. Each portion of the disability benefit is reduced by the PPG offset. The disability benefit is paid until the Participant reaches Normal Retirement at which time the retirement benefit commences.



Pittsburgh Glass Works Retirement Income Plan
EIN / PN 26-2998228 / 002
Schedule SB, Part V - Summary of Plan Provisions
Plan Provisions

Pre-retirement Death Benefit

Survivor portion of the 60% Joint and Survivor annuity calculated as if the participant retired at earliest possible retirement date and elected the 60% Joint and Survivor Annuity.

Evart Employees

Accrued Benefit

Monthly benefit is \$26 multiplied by Continuous Service. This benefit is reduced by the PPG Offset.

There are no actively employed participants in the plan.

Normal Retirement Age

Age 65

Normal Retirement Benefit

Accrued Benefit payable monthly

Vesting

Five years of Vesting Service credit

Early Retirement Age

Age 60 with 10 years of Continuous Service

PPG Offset

PPG offset benefit is calculated according to the benefit formula but with Continuous Service through September 30, 2008.

Early Retirement Benefit

Monthly accrued benefit reduced by 6.67% for each year that benefit commences prior to age 65

Deferred Vested Benefit

Monthly accrued benefit at Normal Retirement Date. If taken early, benefit is reduced by 6.67% per year prior to Normal Retirement.

Special Early Retirement Age

Age 60 with 10 years of Continuous Service

Special Early Retirement Benefit

For participants who are laid off, partially disabled, or impacted by a plant shut down, a special temporary supplement is provided from age 60 to age 65 in the amount of the normal retirement benefit reduced by the PPG offset.



Pittsburgh Glass Works Retirement Income Plan

EIN / PN 26-2998228 / 002

Schedule SB, Part V - Summary of Plan Provisions

Plan Provisions

Disability Benefit

Participants with 10 years of continuous service who are totally and permanently disabled: monthly benefit \$30 multiplied by Continuous Service, reduced by the PPG offset. The disability benefit is paid until the Participant reaches Normal Retirement at which time the retirement benefit commences.

Pre-retirement Death Benefit

Survivor portion of the 50% Joint and Survivor annuity calculated as if the participant retired at earliest possible retirement date and elected the 50% Joint and Survivor Annuity.

Pittsburgh Glass Works, LLC Retirement Income Plan

Schedule H, Line 4i-Schedule of Assets (Held at End of Year)

December 31, 2021

EIN/PN: 26-2998228/002

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Money Market Funds				
	Federated Hermes	Government Obligations Fund	\$ 901,717	\$ 901,717
Mutual Fund				
* BlackRock		iShares S&P 500 Index Fund	3,503,741	5,088,969
Exchange Traded Funds				
ETF-Fixed Income				
* BlackRock		iShares JP Morgan Emerging Markets Bond	1,585,673	1,525,858
Barclays		SPDR Bloomberg Barclays High Yield Bond	1,263,925	1,283,297
		Total Fixed Income	2,849,598	2,809,155
ETF- Equity				
* BlackRock		iShares MSCI EAFE	2,184,533	2,470,001
* BlackRock		iShares Core S&P Mid Cap	769,064	1,050,510
* BlackRock		iShares Core S&P Small Cap	491,669	680,762
Invesco		Invesco QQQ Trust	450,423	604,732
Charles Schwab		Schwab US REIT	1,152,134	1,673,277
WisdomTree		WisdomTree U.S. Quality Dividend Growth	261,520	333,515
Vanguard		Vanguard FTSE Emerging Markets Stock	1,127,298	1,186,150
		Total ETF - Equity	6,436,641	7,998,947
		Total Exchange Traded Funds	9,286,239	10,808,102

Fixed Income Securities

Corporate Bonds			
AT&T INC	Corporate Bonds, 03.100% DUE 02/01/2043	71,207	68,050
ABBVIE INC	Corporate Bonds, 04.500% DUE 05/14/2035	49,817	47,849
ACTIVISION BLIZZARD	Corporate Bonds, 01.350% DUE 09/15/2030	19,619	18,448
ALPHABET INC	Corporate Bonds, 01.900% DUE 08/15/2040	34,465	31,871
ALPHABET INC	Corporate Bonds, 02.250% DUE 08/15/2060	34,099	31,189
AMAZON. COM INC	Corporate Bonds, 02.500% DUE 06/03/2050	62,674	57,128
AMERICAN EXPRESS CO	Corporate Bonds, 03.300% DUE 05/03/2027	29,953	30,083
AMERICAN HONDA FINANCE	Corporate Bonds, 00.750% DUE 08/09/2024	19,987	19,774
AMERIPRISE FINANCIAL INC	Corporate Bonds, 02.875% DUE 09/15/2026	22,090	21,054
AMGEN INC	Corporate Bonds, 03.375% DUE 02/21/2050	33,194	31,204
ANHEUSER- BUSCH INBEV FIN	Corporate Bonds, 04.900% DUE 02/01/2046	70,016	69,045
APPLE INC	Corporate Bonds, 02.550% DUE 08/20/2060	25,605	14,087
APPLE INC	Corporate Bonds, 02.400% DUE 08/20/2050	14,102	23,471
APPLIED MATERIALS INC	Corporate Bonds, 02.750% DUE 06/01/2050	37,918	35,050
AVALONBAY COMMUNITIES	Corporate Bonds, 03.900% DUE 10/15/2046	18,299	17,709
BP CAPITAL MARKETS PLC	Corporate Bonds, 03.279% DUE 09/19/2027	38,915	37,600
BANK OF AMERICA CORP	Corporate Bonds, VAR% DUE 01/23/2026	32,892	31,560
BANK OF AMERICA CORPORATION	Corporate Bonds, VAR% DUE 02/13/2031	31,722	30,077
BERKSHIRE HATHAWAY FIN	Corporate Bonds, 04.400% DUE 05/15/2042	20,081	18,281
BOEING CO	Corporate Bonds, 03.750% DUE 02/01/2050	34,147	36,377
BRISTOL- MYERS SQUIBB CO	Corporate Bonds, 03.250% DUE 08/01/2042	35,019	31,929
BURLINGTN NORTH SANTA FE	Corporate Bonds, 04.150% DUE 04/01/2045	32,830	30,048
CSX CORP	Corporate Bonds, 03.350% DUE 09/15/2049	34,944	31,689
CVS HEALTH CORP	Corporate Bonds, 01.300% DUE 08/21/2027	68,258	66,949
CAPITAL ONE FINANCIAL CO	Corporate Bonds, VAR% DUE 11/02/2027	35,000	34,821
CATERPILLAR INC	Corporate Bonds, 03.803% DUE 08/15/2042	31,795	29,169
CISCO SYSTEMS INC	Corporate Bonds, 05.500% DUE 01/15/2040	30,021	27,848
CITIGROUP INC	Corporate Bonds, VAR% DUE 06/03/2031	74,402	70,606
COMCAST CORP	Corporate Bonds, 03.900% DUE 03/01/2038	12,211	11,317

Pittsburgh Glass Works, LLC Retirement Income Plan

Schedule H, Line 4i-Schedule of Assets (Held at End of Year) (Continued)

December 31, 2020

EIN/PN: 26-2998228/002

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Fixed Income Securities (Continued)				
Corporate Bonds (Continued)				
	COMCAST CORP	Corporate Bonds, 02.800% DUE 01/15/2051	31,508	28,902
	COSTCO WHOLESALE CORP	Corporate Bonds, 01.750% DUE 04/20/2032	36,287	34,005
	D. R. HORTON INC	Corporate Bonds, 05.750% DUE 08/15/2023	32,695	31,866
	WALT DISNEY COMPANY/ THE	Corporate Bonds, 02.650% DUE 01/13/2031	32,640	31,207
	DUKE ENERGY CAROLINAS	Corporate Bonds, 03.200% DUE 08/15/2049	51,306	46,574
	EMERSON ELECTRIC CO	Corporate Bonds, 02.750% DUE 10/15/2050	32,490	29,174
	EMERSON ELECTRIC CO	Corporate Bonds, 02.200% DUE 12/21/2031	29,906	29,861
	ENERGY TRANSFER OPERATNG	Corporate Bonds, 03.750% DUE 05/15/2030	36,269	37,088
	ENTERPRISE PRODUCTS OPER	Corporate Bonds, 03.700% DUE 01/31/2051	21,605	20,983
	EVERSOURCE ENERGY	Corporate Bonds, 01.650% DUE 08/15/2030	34,584	32,724
	EXXON MOBIL CORPORATION	Corporate Bonds, 03.095% DUE 08/16/2049	42,646	40,512
	FISERV INC	Corporate Bonds, 04.200% DUE 10/01/2028	34,598	33,631
	FLORIDA POWER & LIGHT CO	Corporate Bonds, 03.150% DUE 10/01/2049	63,963	58,390
	FOX CORP	Corporate Bonds, 04.709% DUE 01/25/2029	36,008	34,242
	GILEAD SCIENCES INC	Corporate Bonds, 04.600% DUE 09/01/2035	25,908	24,199
	GOLDMAN SACHS GROUP INC	Corporate Bonds, 02.600% DUE 02/07/2030	60,286	60,431
	HOME DEPOT INC	Corporate Bonds, 03.125% DUE 12/15/2049	40,132	36,886
	HONEYWELL INTERNATIONAL	Corporate Bonds, 02.800% DUE 06/01/2050	33,441	31,184
	INTEL CORP	Corporate Bonds, 04.900% DUE 07/29/2045	49,729	46,524
	INTERCONTINENTALEXCHANGE	Corporate Bonds, 02.100% DUE 06/15/2030	20,890	19,880
	JPMORGAN CHASE & CO	Corporate Bonds, 04.500% DUE 09/01/2040	84,449	79,450
	JOHNSON & JOHNSON	Corporate Bonds, 04.500% DUE 09/01/2040	34,608	31,623
	KLA CORP	Corporate Bonds, 03.300% DUE 03/01/2050	16,983	16,027
	KIMBERLY- CLARK CORP	Corporate Bonds, 02.000% DUE 11/02/2031	29,876	29,844
	KINDER MORGAN INC	Corporate Bonds, 02.000% DUE 02/15/2031	34,734	33,306
	KROGER CO	Corporate Bonds, 02.200% DUE 05/01/2030	26,356	24,901
	LAM RESEARCH CORP	Corporate Bonds, 02.875% DUE 06/15/2050	32,606	29,892
	MARATHON PETROLEUM CORP	Corporate Bonds, 04.750% DUE 09/15/2044	33,704	35,304
	MASTERCARD INC	Corporate Bonds, 03.350% DUE 03/26/2030	29,989	29,908
	MERCK & CO INC	Corporate Bonds, 01.450% DUE 06/24/2030	15,215	14,361
	MERCK & CO INC	Corporate Bonds, 02.900% DUE 12/10/2061	29,915	29,844
	MERCK & CO INC	Corporate Bonds, 03.600% DUE 09/15/2042	18,485	16,741
	MICROSOFT CORP	Corporate Bonds, 03.450% DUE 08/08/2036	16,038	14,627
	MICROSOFT CORP	Corporate Bonds, 02.675% DUE 06/01/2060	35,378	34,884
	MIDAMERICAN ENERGY CO	Corporate Bonds, 03.650% DUE 08/01/2048	61,272	56,198
	MORGAN STANLEY	Corporate Bonds, VAR% DUE 01/22/2031	70,170	68,684
	NEXTERA ENERGY CAPITAL	Corporate Bonds, 00.650% DUE 03/01/2023	29,997	29,939
	NIKE INC	Corporate Bonds, 03.250% DUE 03/27/2040	35,070	32,635
	NORTHERN STATES PWR- MINN	Corporate Bonds, 02.900% DUE 03/01/2050	50,224	45,431
	NOVARTIS CAPITAL CORP	Corporate Bonds, 03.700% DUE 09/21/2042	18,582	17,302
	NVIDIA CORP	Corporate Bonds, 03.500% DUE 04/01/2050	36,334	34,199
	ORACLE CORP	Corporate Bonds, 04.300% DUE 07/08/2034	63,230	55,378
	PEPSICO INC	Corporate Bonds, 02.875% DUE 10/15/2049	49,667	47,183
	PFIZER INC	Corporate Bonds, 02.550% DUE 05/28/2040	15,927	14,965
	PROLOGIS LP	Corporate Bonds, 02.250% DUE 04/15/2030	30,971	30,152
	PRUDENTIAL FINANCIAL INC	Corporate Bonds, 03.700% DUE 03/13/2051	35,459	34,137
	PUBLIC SERVICE ELECTRIC	Corporate Bonds, 03.200% DUE 08/01/2049	16,875	15,742
	PUBLIC SERVICE ELECTRIC	Corporate Bonds, 02.050% DUE 08/01/2050	18,678	16,903
	REALTY INCOME CORP	Corporate Bonds, 03.250% DUE 01/15/2031	49,450	46,843
	ROYAL BANK OF CANADA	Corporate Bonds, 00.750% DUE 10/07/2024	44,940	44,544
	SAN DIEGO G & E	Corporate Bonds, 02.950% DUE 08/15/2051	19,874	20,127
	SHELL INTERNATIONAL FIN	Corporate Bonds, 04.125% DUE 05/11/2035	30,929	29,174
	SPIRIT REALTY LP	Corporate Bonds, 02.700% DUE 02/15/2032	19,869	19,788
	STATE STREET CORPORATION	Corporate Bonds, VAR% DUE 11/01/2034	33,067	31,239
	T- MOBILE USA INC	Corporate Bonds, 03.875% DUE 04/15/2030	33,627	32,813
	TOYOTA MOTOR CREDIT CORP	Corporate Bonds, 03.375% DUE 04/01/2030	23,393	21,917

Pittsburgh Glass Works, LLC Retirement Income Plan
Schedule H, Line 4i-Schedule of Assets (Held at End of Year) (Continued)
December 31, 2020
EIN/PN: 26-2998228/002

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Fixed Income Securities (Continued)				
Corporate Bonds (Continued)				
	UNION PACIFIC CORP	Corporate Bonds, 03.950% DUE 08/15/2059	36,643	35,478
	US BANCORP	Corporate Bonds, 03.150% DUE 04/27/2027	33,912	32,121
	UNITEDHEALTH GROUP INC	Corporate Bonds, 03.500% DUE 08/15/2039	41,546	38,808
	VALERO ENERGY CORP	Corporate Bonds, 03.400% DUE 09/15/2026	16,165	16,023
	VALERO ENERGY CORP	Corporate Bonds, 04.000% DUE 04/01/2029	16,473	16,323
	VERIZON COMMUNICATIONS	Corporate Bonds, 02.650% DUE 11/20/2040	51,560	28,506
	VERIZON COMMUNICATIONS	Corporate Bonds, 03.850% DUE 11/01/2042	30,973	50,267
	VIRGINIA ELEC & POWER CO	Corporate Bonds, 03.300% DUE 12/01/2049	35,556	31,874
	VISA INC	Corporate Bonds, 04.150% DUE 12/14/2035	32,607	29,918
	WALMART INC	Corporate Bonds, 02.950% DUE 09/24/2049	65,506	66,459
	WELLS FARGO & COMPANY	Corporate Bonds, VAR% DUE 02/11/2026	67,787	65,970
	WESTPAC BANKING CORP	Corporate Bonds, 03.350% DUE 03/08/2027	35,596	34,095
Total Corporate Bonds			3,492,438	3,324,393
U.S. Treasury Bonds				
	U.S. Government	Treasury Bond, 04.500% DUE 02/15/2036	829,975	783,396
	U.S. Government	Treasury Bond, 02.500% DUE 02/15/2045	306,689	291,428
	U.S. Government	Treasury Bond, 02.000% DUE 02/15/2050	259,475	248,856
	U.S. Government	Treasury Bond, 01.125% DUE 08/15/2040	277,923	257,573
	U.S. Government	Treasury Bond, 01.625% DUE 08/15/2022	35,883	35,300
	U.S. Government	Treasury Bond, 01.625% DUE 11/15/2050	227,086	228,262
	U.S. Government	Treasury Bond, 02.250% DUE 05/15/2041	267,676	262,578
	U.S. Government	Treasury Bond, 01.875% DUE 11/15/2051	417,330	421,613
	U.S. Government	Treasury Bond, 02.125% DUE 12/31/2022	56,362	55,913
	U.S. Government	Treasury Bond, 01.250% DUE 06/30/2023	71,880	70,832
	U.S. Government	Treasury Bond, 02.250% DUE 02/15/2027	193,313	183,320
	U.S. Government	Treasury Bond, 01.500% DUE 02/15/2030	37,125	35,180
Total U.S. Treasury Bonds			2,980,717	2,874,251
Total Fixed Income Securities			6,473,155	6,198,644
Total Investments			\$ 20,164,852	\$ 22,997,432

* Represents a party-in-interest as defined by ERISA.

Vitro Pittsburgh Glass Works Retirement Income Plan

EIN / PN 26-2998228 / 002

Schedule SB, Line 32 - Schedule of Amortization Bases

Shortfall amortization installments*	Present Value of	Years	Amortization
<u>Valuation Date</u>	<u>Future Installments</u>	<u>Remaining</u>	<u>Installments</u>
i. 2020	\$5,228,995	14	\$510,475
ii. 2021	(\$281,373)	15	(\$26,236)
iii. Total	\$4,947,622		\$484,239
Waiver amortization installments	\$0	0	\$0

* When the funding shortfall is zero, the shortfall and waiver amortization bases for all preceding years are reduced to zero.

Vitro Pittsburgh Glass Works Retirement Income Plan

EIN / PN 26-2998228 / 002

Schedule SB, Line 24 - Change in Actuarial Assumptions

Expenses

The assumed expenses included in the target normal cost were updated to reflect the plan sponsor's expectation that expenses would be paid by the plan in the 2021 plan year. Assumed expenses included in the target normal cost are \$698,926 for 2021.