

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2022</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</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>COVIA HOLDINGS CORPORATION PENSION PLAN</u>	1b	Three-digit plan number (PN) ▶ <u>003</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>COVIA HOLDINGS CORPORATION</u> <u>3 SUMMIT PARK DRIVE, SUITE 700</u> <u>INDEPENDENCE, OH 44131</u>	1c	Effective date of plan <u>06/01/1960</u>
	2b	Employer Identification Number (EIN) <u>13-2656671</u>
	2c	Plan Sponsor's telephone number <u>440-214-3244</u>
	2d	Business code (see instructions) <u>212320</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	09/15/2023	KEITH FEICKS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/15/2023	JANDA JENKINS
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

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3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		3c Administrator's telephone number 4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	877
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)	284
a(2) Total number of active participants at the end of the plan year		6a(2)	254
b Retired or separated participants receiving benefits		6b	203
c Other retired or separated participants entitled to future benefits.....		6c	276
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	733
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	92
f Total. Add lines 6d and 6e		6f	825
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1B 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 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 2022 Form M-1 annual report. If the plan was not required to file the 2022 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 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

▶ **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>COVIA HOLDINGS CORPORATION PENSION PLAN</u>	B Three-digit plan number (PN) ▶ <u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>COVIA HOLDINGS CORPORATION</u>	D Employer Identification Number (EIN) <u>13-2656671</u>
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>2022</u>	
2 Assets:	
a Market value.....	2a <u>87824030</u>
b Actuarial value	2b <u>87824030</u>
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	<u>299</u> <u>26594625</u> <u>26594625</u>
b For terminated vested participants.....	<u>302</u> <u>13907491</u> <u>13907491</u>
c For active participants.....	<u>284</u> <u>30712735</u> <u>32137975</u>
d Total	<u>885</u> <u>71214851</u> <u>72640091</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>5.47</u> %
6 Target normal cost	
a Present value of current plan year accruals.....	6a <u>123458</u>
b Expected plan-related expenses	6b <u>1109773</u>
c Total (line 6a + line 6b)	6c <u>1233231</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		<u>07/12/2023</u>
Signature of actuary		Date
<u>GREGORY H. REYNOLDS</u>		<u>23-06401</u>
Type or print name of actuary		Most recent enrollment number
<u>AON CONSULTING, INC.</u>		<u>216-621-8100</u>
Firm name		Telephone number (including area code)
<u>MSC# 17854 P.O. BOX 7505</u> <u>FORT WASHINGTON, PA 19034</u>		
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) 2022
v. 220413

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	4103093
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	4103093
10 Interest on line 9 using prior year's actual return of <u>7.80</u> %	0	320041
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.65</u> %.....		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance.....		0
d Portion of (c) to be added to prefunding balance.....		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12).....	0	4423134

Part III Funding Percentages		
14 Funding target attainment percentage	14	114.81 %
15 Adjusted funding target attainment percentage	15	120.90 %
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	120.20 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ►			18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years.....	19a	0
b Contributions made to avoid restrictions adjusted to valuation date.	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	0
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No		
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No		
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
4.75 %2nd segment:
5.18 %3rd segment:
5.92 %☐ 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** Demographic and benefit information**a** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No**b** Is the plan required to provide a projection of expected benefit payments? 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** 1233231**b** Excess assets, if applicable, but not greater than line 31a **31b** 1233231**32** Amortization installments:**a** Net shortfall amortization installment Outstanding Balance Installment 0 0**b** Waiver amortization installment 0 0**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount**33****34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).... **34** 0**35** Balances elected for use to offset funding requirement..... Carryover balance Prefunding balance Total balance 0 0 0**36** Additional cash requirement (line 34 minus line 35)..... **36** 0**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 0**38** Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36)..... **38a** 0**b** Portion included in line 38a attributable to use of prefunding and funding standard carryover balances **38b** 0**39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)..... **39** 0**40** Unpaid minimum required contributions for all years..... **40** 0**Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)****41** If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☒ 2019 ☐ 2020 ☐ 2021

<div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	OMB No. 1210-0110
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan COVIA HOLDINGS CORPORATION PENSION PLAN	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 COVIA HOLDINGS CORPORATION	D Employer Identification Number (EIN) 13-2656671

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

26-0319356

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

BAIRD FUNDS, INC.

46-0895608

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

CLEARSHARES LLC

825 3RD AVENUE
31ST FLOOR
NEW YORK, NY 10022

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

NEUBERGER BERMAN INVESTMENT ADVISER

1290 AVENUE OF THE AMERICAS
NEWYORK, NY 10104

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

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

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

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

AON CONSULTING, INC

22-2232264

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	208670	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

OPPENHEIMER ASSET MANAGEMENT

74-2154744

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	112196	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BANK OF AMERICA

94-1687665

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 25 31 50 52 62	NONE	53824	Yes ☒ No ☐	Yes ☒ No ☐	0	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)

NUVEEN ASSET MANAGEMENT

27-4357327

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50 51	NONE	37596	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CONNORS INVESTOR SERVICES, INC.

23-1716484

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50 51	NONE	22500	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MEADEN AND MOORE

34-1818258

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	14500	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)

DUCENTA SQUARED ASSET MANAGEMENT

555 W. 5TH STREET #3700
LOS ANGELES, CA 90013

(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	NONE	11274	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:

<div>SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration</div>	<div>DFE/Participating Plan Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>► File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2022</div> <div>This Form is Open to Public Inspection.</div>
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan COVIA HOLDINGS CORPORATION PENSION PLAN	B Three-digit plan number (PN) ►	003
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 COVIA HOLDINGS CORPORATION	D Employer Identification Number (EIN) 13-2656671	

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

a Name of MTIA, CCT, PSA, or 103-12 IE:	NUVEEN/SEI TRUST COMPANY INVESTMENT
---	-------------------------------------

b Name of sponsor of entity listed in (a):	SEI TRUST COMPANY
--	-------------------

c EIN-PN 27-3441498-043	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9203914
-------------------------	-----------------	--

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection		
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>				
A Name of plan <u>COVIA HOLDINGS CORPORATION PENSION PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 5px;"> B Three-digit plan number (PN) ► </td> <td style="width: 20%; padding: 5px; text-align: center;"> 003 </td> </tr> </table>		B Three-digit plan number (PN) ►	003
B Three-digit plan number (PN) ►	003			
C Plan sponsor's name as shown on line 2a of Form 5500 <u>COVIA HOLDINGS CORPORATION</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 5px;"> D Employer Identification Number (EIN) <u>13-2656671</u> </td> </tr> </table>		D Employer Identification Number (EIN) <u>13-2656671</u>	
D Employer Identification Number (EIN) <u>13-2656671</u>				

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....		1a	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....		1b(1)	
(2) Participant contributions.....		1b(2)	
(3) Other.....		1b(3)	3781145228318
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....		1c(1)	1782580838017
(2) U.S. Government securities		1c(2)	59680045035544
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred		1c(3)(A)	255107034131089
(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)	09203914
(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)	5109123337479272
(14) Value of funds held in insurance company general account (unallocated contracts).....		1c(14)	
(15) Other		1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	88133665	56916154

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	239895	205468
i Acquisition indebtedness	1i		
j Other liabilities	1j	186529	43739
k Total liabilities (add all amounts in lines 1g through 1j)	1k	426424	249207

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	87707241	56666947
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	13889	
(B) U.S. Government securities	2b(1)(B)	126547	
(C) Corporate debt instruments	2b(1)(C)	297147	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	7043	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		444626
(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)	539001	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		539001
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	109865115	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	114238165	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-4373050
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-4658223	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-4658223

		(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)		-12623018
c Other income	2c		-556064
d Total income. Add all income amounts in column (b) and enter total	2d		-21226728
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	9353007	
(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)		9353007
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)	276994	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	183565	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		460559
j Total expenses. Add all expense amounts in column (b) and enter total	2j		9813566
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-31040294
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

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

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

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
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.)		X	
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.)		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		10000000
4e	X		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
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?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 473995.

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>► File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2022</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan COVIA HOLDINGS CORPORATION PENSION PLAN		B Three-digit plan number (PN) ► 003
C Plan sponsor's name as shown on line 2a of Form 5500 COVIA HOLDINGS CORPORATION		D Employer Identification Number (EIN) 13-2656671
Part I Distributions		
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 06-6379101		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3 41
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) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (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: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

COVIA HOLDINGS CORPORATION PENSION PLAN

FINANCIAL STATEMENTS
WITH
INDEPENDENT AUDITOR'S REPORT

December 31, 2022

INDEX

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MEADEN & MOORE

INDEPENDENT AUDITOR'S REPORT

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

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

We have performed an audit of the financial statements of Covia Holdings Corporation Pension Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits and statement of accumulated plan benefits as of December 31, 2022 and 2021, and the related statement of changes in net assets available for benefits and statement of changes in accumulated plan benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution, Bank of America, N.A., as of and for the years ended December 31, 2022 and 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 audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

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

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 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 audit. 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.

Meaden & Moore, Ltd.

(A Meaden & Moore Affiliate Company)

1375 East Ninth Street, Suite 1800 | Cleveland, OH 44114-1790 | P (216) 241-3272 | F (216) 771-4511 | meadenmoore.com

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit 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 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 accounting principles generally accepted in the United States of America.

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 accounting principles generally accepted in the United States of America.

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets Held for Investment Purposes at End of Year as of December 31, 2022 and the Schedule of Reportable Transactions for the year then ended are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor'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 schedules, 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 schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

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

Meaden & Moore, Ltd.

Meaden & Moore, Ltd.
Cleveland, Ohio

August 29, 2023

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

Covia Holdings Corporation Pension Plan

	December 31	
	<u>2022</u>	<u>2021</u>
ASSETS		
Receivable - Interest	\$ 130,461	\$ 3,781,145
Receivables for securities sold	<u>97,857</u>	<u>-</u>
Total Receivables	228,318	3,781,145
Investments at Fair Value:		
Money market funds	838,017	1,782,580
U.S. government and agency securities	5,035,544	5,968,004
Corporate, municipal and foreign bonds	4,131,089	25,510,703
Collective investment trust	9,203,914	-
Mutual funds	<u>37,479,272</u>	<u>51,091,233</u>
Total Investments at Fair Value	56,687,836	84,352,520
LIABILITIES		
Payables for securities purchased	205,468	239,895
Other liabilities	<u>43,739</u>	<u>186,529</u>
Total Liabilities	<u>249,207</u>	<u>426,424</u>
Net Assets Available for Benefits	<u>\$ 56,666,947</u>	<u>\$ 87,707,241</u>

See accompanying notes.

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Covia Holdings Corporation Pension Plan

	Year Ended December 31	
	<u>2022</u>	<u>2021</u>
Investment Income/(Loss):		
Interest and dividend income	\$ 983,627	\$ 1,390,701
Other income/(loss)	(556,064)	3,680,015
Net unrealized/realized appreciation/(depreciation)	<u>(21,654,291)</u>	<u>2,073,347</u>
Total Investment Income/(Loss)	(21,226,728)	7,144,063
Deductions from Net Assets Attributed to:		
Benefits paid to participants	9,353,007	20,807,406
Administrative expenses	<u>460,559</u>	<u>722,572</u>
Total Deductions	<u>9,813,566</u>	<u>21,529,978</u>
Net Decrease	(31,040,294)	(14,385,915)
Net Assets Available for Benefits:		
Beginning of Year	<u>87,707,241</u>	<u>102,093,156</u>
End of Year	<u>\$ 56,666,947</u>	<u>\$ 87,707,241</u>

See accompanying notes.

STATEMENT OF ACCUMULATED PLAN BENEFITS

Covia Holdings Corporation Pension Plan

Vested benefits:

Participants currently receiving benefits	\$ 25,718,835
Other participants	<u>51,785,298</u>

Total Vested Benefits	77,504,133
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Non-Vested Benefits	<u>4,324,924</u>
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Total Actuarial Present Value of Accumulated Plan Benefits as of January 1, 2022	<u><u>\$ 81,829,057</u></u>
--	-----------------------------

See accompanying notes.

STATEMENT OF CHANGES IN ACCUMULATED PLAN BENEFITS

Covia Holdings Corporation Pension Plan

Actuarial Present Value of Accumulated Plan Benefits at January 1, 2021	\$ 94,623,494
Increase/(Decrease) during the year attributable to:	
Benefits accumulated	3,651,054
Benefits paid	(20,807,406)
Interest due to decrease in the discount period	4,217,334
Assumption changes	<u>144,581</u>
Net Change	<u>(12,794,437)</u>
Actuarial Present Value of Accumulated Plan Benefits at January 1, 2022	<u>\$ 81,829,057</u>

See accompanying notes.

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

1 Description of Plan

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

General:

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

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

Eligibility:

All active salaried and non-union hourly employees at participating plant locations commencing employment prior to January 1, 2008 are eligible to participate in the Plan as specified in the applicable benefit schedule. The Plan was closed to salaried and nonunion hourly employees hired after January 1, 2008. Effective January 1, 2009, the Plan was closed to union hourly employees at Hephzibah, Georgia, and effective January 1, 2010, the Plan was closed to union hourly employees at Emmett, Idaho and McIntyre, Georgia. Effective May 1, 2010, the Plan was closed to union hourly employees at Green Mountain, North Carolina and Spruce Pine Quartz, North Carolina. Effective August 19, 2017, the Plan closed to union hourly employees at Utica, Illinois. Effective September 1, 2017, the Plan closed to union hourly employees at Cleburne, Texas. Effective November 1, 2017, the Plan closed to union hourly employees at Troy Grove, Illinois. Effective December 31, 2018, the Plan was closed to benefit accruals for all plan benefit schedules not covered by a collective bargaining agreement. Effective May 31, 2019, the Plan was closed to benefit accruals for hourly employees at the Emmett, Idaho facility.

Funding Policy:

Contributions to provide benefits under the Plan are made solely by the Company. The Company’s funding policy is to make periodic cash contributions to the Plan in amounts as determined by the Plan’s independent actuary. The Company met the minimum funding requirements of ERISA for the years ended December 31, 2022 and 2021.

Payment of Benefits:

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

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

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

2 Summary of Significant Accounting Policies

Basis of Accounting:

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

Valuation of Investments:

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

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

Use of Estimates:

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

Actuarial Present Value of Accumulated Plan Benefits:

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

Administrative Fees:

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

Plan Termination:

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

Certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC) if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan and the amount of benefit protection is subject to certain limitations.

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

2 Summary of Significant Accounting Policies, Continued

Plan Termination, Continued:

Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees.

Risks and Uncertainties:

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

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

Subsequent Events:

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

Subsequent events have been evaluated through August 29, 2023, which is the date the financial statements were available to be issued.

3 Tax Status

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

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken uncertain tax positions that more-likely-than-not would not be sustained upon examination by applicable taxing authorities. The Plan Administrator has analyzed tax positions taken by the Plan and has concluded that, as of December 31, 2022, there are no uncertain tax positions taken, or expected to be taken, that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions. However, currently no audits for any tax periods are in progress.

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

4 Fair Value Measurements

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

Level 1: Inputs to the valuation methodology are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Plan can access at the measurement date.

Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

- * Quoted prices for similar assets or liabilities in active markets
- * Quoted prices for identical or similar assets or liabilities in inactive markets
- * Inputs other than quoted prices that are observable for the asset or liability
- * Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2022 and 2021.

Money Market:

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

U.S. Government/Agency Securities:

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

Corporate, Municipal, and Foreign Bonds:

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

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

4 Fair Value Measurements, Continued

Collective Investment Trust:

The fair value of the collective trust fund is based on quoted prices for similar assets or liabilities in active markets and is classified in Level 2 of the fair value hierarchy. Net asset value (“NAV”) per unit is calculated on each business day. Unit issuances and redemptions are based on the NAV determined at the end of the date of the related transaction. There are no unfunded commitments or noted redemption restrictions.

Mutual Funds:

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

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value as of December 31, 2022 and 2021. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

	Assets at Fair Value as of December 31, 2022			
	Level 1	Level 2	Level 3	Total
U.S. government and agency securities	\$ 5,035,544	\$ -	\$ -	\$ 5,035,544
Money market funds	-	838,017	-	838,017
Corporate, municipal, and foreign bonds	-	4,131,089	-	4,131,089
Collective investment trusts	-	9,203,914	-	9,203,914
Mutual funds	37,479,272	-	-	37,479,272
Investments at Fair Value	<u>\$ 42,514,816</u>	<u>\$ 14,173,020</u>	<u>\$ -</u>	<u>\$ 56,687,836</u>

	Assets at Fair Value at December 31, 2021			
	Level 1	Level 2	Level 3	Total
U.S. government and agency securities	\$ 5,968,004	\$ -	\$ -	\$ 5,968,004
Money market funds	-	1,782,580	-	1,782,580
Corporate, municipal, and foreign bonds	-	25,510,703	-	25,510,703
Mutual funds	51,091,233	-	-	51,091,233
Investments at Fair Value	<u>\$ 57,059,237</u>	<u>\$ 27,293,283</u>	<u>\$ -</u>	<u>\$ 84,352,520</u>

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

5 Information Prepared and Certified by Trustee

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

	<u>2022</u>	<u>2021</u>
Investments, at Fair Value	\$ 56,687,836	\$ 84,352,520
Interest and Dividends	\$ 983,627	\$ 1,390,701
Other Income/(Loss)	\$ (556,064)	\$ 3,680,015
Net Appreciation/(Depreciation)	\$ (21,654,291)	\$ 2,073,347

6 Accumulated Plan Benefits

The actuarial present value of accumulated plan benefits is determined by Aon, the plan's independent actuary, and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the actuarial benefit information date and the expected date of payment. The significant actuarial assumptions used in the valuations as of January 1, 2022 and 2021, were:

- Discount rate: 5.25% for 2022 and 5.00% for 2021.
- Retirement age: ranging from 60-65 for Unimin Salaried and from 62-65 for Unimin Hourly for 2022 and 2021, and ranging from 55 to 65 for both Technisand and Wedron for 2022 and 2021.
- Mortality tables:
 - For 2022 and 2021, the Pri.A-2012 Blue Collar Fully Generational Scale for Hourly and Pri.A-2012 White Collar Fully Generational Scale for Salaried, both projected with Mortality Improvement Scale MP-2021.

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

7 Party-in-Interest Transactions

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

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

8 Other Liabilities

This amount includes \$43,739 and \$116,789 of accrued administrative expenses for the years ended December 31, 2022 and 2021, respectively.

At times, the Plan holds investments in call and put options. These instruments are acquired and held to add incremental value and to hedge or reduce investment risk. Although the contract or notional amounts of these instruments are not recorded on the financial statements, these instruments are recognized as either an asset or a liability depending on the rights or obligations of the contract measured at fair value. These instruments may involve, to varying degrees, elements of credit and market risk in excess of amounts recognized in the financial statements. The Plan minimizes the credit (or repayment) risk in these instruments by entering into transactions with high-quality counterparties. The Plan manages market risk by establishing and monitoring limits as to the type of degree of risk that may be undertaken. There were derivative instruments in a liability position of \$0 and \$69,740 as of December 31, 2022 and 2021, respectively.

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

Form 5500, Schedule H, Part IV, Line 4i

Covia Holdings Corporation Pension Plan

EIN 13-2656671

Plan Number 003

December 31, 2022

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Shares	(e) Cost	(f) Current Value
	Money Market Funds:				
	FEDERATED HERMES	GOVT OBLIGATIONS FUND CL PREM, CUSIP NO: 608919718	\$ 636,277	\$ 636,277	\$ 636,277
	FEDERATED HERMES	US TREASURY CASH RESERVES, CUSIP NO: 60934N682	201,740	201,740	201,740
	Total Money Market Funds		838,017	838,017	838,017
	U.S. Government and Agency Obligations:				
	U.S. TREASURY BOND	1.875%, maturity date 11/15/2051	500	431	320
	U.S. TREASURY BOND	2.875%, maturity date 5/15/2052	236,000	211,294	190,865
	U.S. TREASURY BOND	3.000%, maturity date 8/15/2052	3,470,000	2,934,493	2,885,514
	U.S. TREASURY BOND	3.375%, maturity date 8/15/2042	383,000	354,260	344,639
	U.S. TREASURY BOND	4.000%, maturity date 11/15/2052	87,000	87,544	87,897
	U.S. TREASURY BOND	4.000%, maturity date 11/15/2042	230,000	235,247	226,658
	U.S. TREASURY NOTE	2.875%, maturity date 5/15/2032	444,000	441,908	410,629
	U.S. TREASURY NOTE	4.125%, maturity dated 11/15/2032	868,000	904,623	889,022
	Total U.S. Government and Agency Obligations		5,718,500	5,169,800	5,035,544
	Mutual Funds:				
	PIMCO	PIMCO INCOME FUND	271,919	3,164,000	2,814,357
	ALGER	ALGER SMALL CAP FOCUS	157,668	3,540,887	2,554,227
	BAIRD CHAUTAUQUA	BAIRD CHTQ INTL GRO INST	184,102	3,438,907	2,796,505
	POLEN	POLEN GROWTH FUND INSTL	261,892	9,186,343	7,977,227
	NEUBERGER BERMAN	NEUBERGER BERMAN LARGE CAP VALUE FUND	292,835	11,882,210	12,603,629

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

Form 5500, Schedule H, Part IV, Line 4i

Covia Holdings Corporation Pension Plan

EIN 13-2656671

Plan Number 003

December 31, 2022

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Shares	(e) Cost	(f) Current Value
	JANUS HENDERSON	JANUS HENDERSON BALANCED FUND I	232,084	7,633,620	8,733,327
	Total Mutual Funds		1,400,500	38,845,967	37,479,272
	Corporate Bonds:				
	AEP TRANSMISSION CO LLC	04.500% JUN 15 2052	110,000	109,299	97,494
	AT&T INC	03.500% SEP 15 2053	135,000	101,316	91,040
	ACTIVISION BLIZZARD	02.500% SEP 15 2050	109,000	95,827	67,467
	ALABAMA POWER CO	03.940% SEP 01 2032	80,000	79,998	73,784
	ALBEMARLE CORP	05.650% JUN 01 2052	100,000	99,623	91,526
	ALLEGHANY CORP	03.250% AUG 15 2051	125,000	123,299	88,675
	AMERICAN HOMES 4 RENT	03.375% JUL 15 2051	100,000	97,962	62,705
	AMERICAN TOWER CORP	02.950% JAN 15 2051	150,000	94,833	93,705
	AMGEN INC	04.875% MAR 01 2053	110,000	110,050	97,893
	ELEVANCE HEALTH INC	06.100% OCT 15 2052	100,000	111,365	107,421
	APPLE INC	04.100% AUG 08 2062	100,000	99,648	83,771
	AVALONBAY COMMUNITIES	05.000% FEB 15 2033	100,000	100,018	98,743
	AXA EQUITABLE HOLDINGS I	05.000% APR 20 2048	75,000	74,780	66,098
	BERKSHIRE HATHAWAY FIN	03.850% MAR 15 2052	125,000	106,129	101,071
	BOEING COMPANY	06.625% FEB 15 2038	125,000	162,541	128,619
	CSX CORP	04.500% NOV 15 2052	100,000	98,843	87,541
	CITIGROUP INC	04.650% JUL 23 2048	115,000	114,945	100,081
	COMCAST CORP	04.000% AUG 15 2047	110,000	115,286	88,495
	CONSTELLATION BRANDS INC	04.750% MAY 09 2032	105,000	104,620	101,369
	COREBRIDGE FINANCIAL INC	04.350% APR 05 2042	150,000	149,960	123,776

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

Form 5500, Schedule H, Part IV, Line 4i

Covia Holdings Corporation Pension Plan

EIN 13-2656671

Plan Number 003

December 31, 2022

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Shares	(e) Cost	(f) Current Value
	DIAMONDBACK ENERGY INC	06.250% MAR 15 2033	35,000	34,850	35,597
	DUKEGLBENERGY CORP	05.000% AUG 15 2052	120,000	119,500	107,178
	DUKE ENERGY FLORIDA LLC	05.950% NOV 15 2052	50,000	49,901	53,437
	ENERGY TRANSFER OPERATNG	05.000% MAY 15 2050	125,000	101,260	100,555
	ENTERGY LOUISIANA LLC	04.750% SEP 15 2052	100,000	100,297	90,552
	ESSENTIAL UTILITIES INC	05.300% MAY 01 2052	80,000	79,836	75,294
	EXXON MOBIL CORPORATION	03.452% APR 15 2051	130,000	105,312	97,787
	METAGLBPLATFORMS INC	03.850% AUG 15 2032	55,000	54,986	48,764
	GENERAL ELEC CAP CORP	05.875% JAN 14 2038	95,000	129,400	97,070
	GOLDMAN SACHS GROUP INC	04.750% OCT 21 2045	120,000	132,291	105,842
	HCA INC	04.625% MAR 15 2052	125,000	104,441	97,980
	INTERCONTINENTALEXCHANGE	04.950% JUN 15 2052	75,000	73,958	69,998
	IBM CORP	04.900% JUL 27 2052	120,000	118,330	109,566
	JPMORGAN CHASE & CO	VAR%APR 22 2051	100,000	100,000	66,044
	KRAFT HEINZ FOODS CO	05.200% JUL 15 2045	65,000	81,333	60,247
	LOCKHEED MARTIN CORP	05.700% NOV 15 2054	20,000	19,836	21,185
	MERCK & CO INC	02.750% DEC 10 2051	100,000	99,756	67,143
	PLAINS ALL AMER PIPELINE	04.900% FEB 15 2045	88,000	93,965	69,025
	PROGRESSIVE CORP	03.700% MAR 15 2052	125,000	124,684	96,388
	SOUTHERN CAL EDISON	04.125% MAR 01 2048	95,000	94,219	76,282
	SYSCO CORPORATION	06.600% APR 01 2050	82,000	123,521	89,963
	T-MOBILE USA INC	03.300% FEB 15 2051	145,000	144,156	96,824
	TANGER PROPERTIES LP	02.750% SEP 01 2031	15,000	14,782	10,898
	TARGA RESOURCES CORP	04.950% APR 15 2052	120,000	119,199	95,455

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

Covia Holdings Corporation Pension Plan

EIN 13-2656671
Plan Number 003

December 31, 2022

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Shares	(e) Cost	(f) Current Value
	UNITEDHEALTH GROUP INC	04.750% MAY 15 2052	105,000	103,394	97,472
	WELLS FARGO & COMPANY	04.650% NOV 04 2044	125,000	129,920	105,888
	Total Corporate Bonds		4,639,000	4,603,469	3,893,708

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

Covia Holdings Corporation Pension Plan

EIN 13-2656671
Plan Number 003

December 31, 2022

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Shares	(e) Cost	(f) Current Value
	Foreign Bonds:				
	AERCAP IRELAND CAP/GLOBA	03.300% JAN 30 2032	150,000	117,924	117,702
	CANADIAN NATL RESOURCES	06.500% FEB 15 2037	100,000	137,139	100,119
	ORIX CORP	05.200% SEP 13 2032	20,000	19,941	19,560
	Total Foreign Bonds		270,000	275,004	237,381
	Total Corporate and Foreign Bonds		4,909,000	4,878,473	4,131,089
	Common/Collective Trusts:				
	NUVEEN INVESTMENTS	LONG (20-30) CORP BOND FUND CL Y	949,836	10,862,575	9,203,914
	Total Investments		\$ 13,815,853	\$ 60,594,832	\$ 56,687,836

* Party-in-interest to the Plan

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

Covia Holdings Corporation Pension Plan

EIN 13-2656671
Plan Number 003

December 31, 2022

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
Category (i) - Single transactions in excess of 5% of plan assets								
	Federated Hermes Govt Obligations FD CL Prem	\$ 5,558,395				\$ 5,558,395	\$ 5,558,395	\$ -
	Federated Hermes Govt Obligations FD CL Prem		\$ 7,506,336			\$ 7,506,336	\$ 7,506,336	\$ -
	Neuberger Berman Large Cap Value FD CL Instl	\$ 8,920,788				\$ 8,920,788	\$ 8,920,788	\$ -
	Receivable Non Marketable Asset	\$ 12,884,094				\$ 12,884,094	\$ 12,884,094	\$ -
	Bank of America Temporary Overnight Deposit	\$ 5,558,395				\$ 5,558,395	\$ 5,558,395	\$ -
Category (iii) - Series of transactions of the same issue in excess of 5% of plan assets								
	Polen Growth Fund CL Instl	\$ 761,612	\$ -	\$ -	\$ -	\$ 761,612	\$ 761,612	\$ -
	Polen Growth Fund CL Instl	\$ -	\$ 5,680,873	\$ -	\$ -	\$ 8,333,000	\$ 5,680,873	\$ (2,652,127)
	Federated Hermes Gov't Obligations Fund Cl Prem	\$ 28,250,642	\$ -	\$ -	\$ -	\$ 28,250,642	\$ 28,250,642	\$ -
	Federated Hermes Gov't Obligations Fund Cl Prem	\$ -	\$ 28,524,482	\$ -	\$ -	\$ 28,524,482	\$ 28,524,482	\$ -
	Federated Hermes US Treasury Cash Reserves	\$ 11,262,914	\$ -	\$ -	\$ -	\$ 11,262,914	\$ 11,262,914	\$ -
	Federated Hermes US Treasury Cash Reserves	\$ -	\$ 11,456,842	\$ -	\$ -	\$ 11,456,842	\$ 11,456,842	\$ -
	Neuberger Berman Large Cap Value FD CL Instl	\$ 11,882,210	\$ -	\$ -	\$ -	\$ 11,882,210	\$ 11,882,210	\$ -

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

Covia Holdings Corporation Pension Plan

EIN 13-2656671
Plan Number 003

December 31, 2022

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
	United States Treas Bd 2.000%, Maturity 8/15/2051	\$ 1,574,017	\$ -	\$ -	\$ -	\$ 1,574,017	\$ 1,574,017	\$ -
	United States Treas Bd 2.000%, Maturity 8/15/2051	\$ -	\$ 3,773,149	\$ -	\$ -	\$ 4,001,040	\$ 3,773,149	\$ (227,891)
	United States Treas Bd 1.875%, Maturity 11/15/2051	\$ 6,198,130	\$ -	\$ -	\$ -	\$ 6,198,130	\$ 6,198,130	\$ -
	United States Treas Bd 1.875%, Maturity 11/15/2051	\$ -	\$ 5,713,234	\$ -	\$ -	\$ 6,197,700	\$ 5,713,234	\$ (484,466)
	United States Treas Bd 2.250%, Maturity 2/15/2052	\$ 5,519,164	\$ -	\$ -	\$ -	\$ 5,519,164	\$ 5,519,164	\$ -
	United States Treas Bd 2.250%, Maturity 2/15/2052	\$ -	\$ 5,366,164	\$ -	\$ -	\$ 5,519,164	\$ 5,366,164	\$ (153,000)
	United States Treas Bd 2.875%, Maturity 5/15/2052	\$ 2,934,328	\$ -	\$ -	\$ -	\$ 2,934,328	\$ 2,934,328	\$ -
	United States Treas Bd 2.875%, Maturity 5/15/2052	\$ -	\$ 2,494,296	\$ -	\$ -	\$ 2,723,034	\$ 2,494,296	\$ (228,738)
	Receivable Non Marketable Asset	\$ 12,884,094	\$ -	\$ -	\$ -	\$ 12,884,094	\$ 12,884,094	\$ -
	Bank Of America Temporary Overnight Deposit	\$ 23,327,302	\$ -	\$ -	\$ -	\$ 23,327,302	\$ 23,327,302	\$ -
	Bank Of America Temporary Overnight Deposit	\$ -	\$ 23,602,242	\$ -	\$ -	\$ 23,602,242	\$ 23,602,242	\$ -

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, line 26a—Schedule of Active Participant Data as of January 1, 2022

Attained Age	Number of Participants and Average Compensation									
	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29			1							
30-34			3	1	1					
35-39		1	1	5	8	1				
40-44				9	14	5				
45-49			1	7	11	9	2	1		
50-54			2	3	10	16	13	9	1	
55-59			2	4	12	12	13	13	8	1
60-64			2	6	7	18	8	12	12	4
65-69					1	2	2	2	1	6
70+					1					

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Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, Part V—Statement of Actuarial Assumptions/Methods
For ERISA Requirements

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month look-back (as of September 2021), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under ARPA.
1st Segment Rate	4.75%
2nd Segment Rate	5.18%
3rd Segment Rate	5.92%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month look-back (as of September 2021), without regard to interest rate stabilization
1st Segment Rate	1.07%
2nd Segment Rate	2.68%
3rd Segment Rate	3.36%
Salary Increases	
Minimum Funding Target Normal Cost	3.50%
Maximum Tax Expected Benefit Increase	3.50%
Social Security Wage Base Increases	Future wage indices are based on a national wage increase of 4.00% per year.
Optional Payment Form Election Percentage	Union Employees Male Lumpsum—66.67% Life Annuity—6.67% 50% Joint & Survivor—13.33% 100% Joint & Survivor—13.33% Female Lumpsum—66.67% Life Annuity—13.33% 50% Joint & Survivor—10% 100% Joint & Survivor—10% Non-Union Employees Lumpsum—100% Former Wedron and Technisand Employees 100% of all future retirees are assumed to take a straight life benefit

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Retirement Age	
Active Participants	See Tables 1–4.
Terminated Vested Participants	Age 65
Mortality Rates	
Healthy and Disabled	2022 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(a)(3) and IRS Notice 2020-85
Withdrawal Rates	See Tables 5–8.
Disability Rates	See Tables 9–10.
Decrement Timing	Middle of year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%)
Surviving Spouse Benefit	For Unimin participants it is assumed that 80% of males and 60% of females have an eligible spouse. For former Wedron and Technisand participants it is assumed that 85% of males and 50% of females have an eligible spouse. For all participants it is assumed that males are three years older than their spouses.
Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$245,000 and the IRC section 401(a)(17) compensation limit of \$305,000.
Valuation of Plan Assets	Market Value of the Asset
Expected Return on Assets	
2021 Plan Year	5.00%, limited to 6.11%
2022 Plan Year	5.25%, limited to 5.92%
Trust Expenses Included in Target Normal Cost	Expenses included in the target normal cost are set equal to the actual prior year plan expenses adjusted for 2022 PBGC Premium—\$1,109,773.
Actuarial Method	Standard unit credit cost method
Valuation Date	January 1, 2022

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 1

Retirement Rates—Technisand

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

Table 2

Retirement Rates—Wedron

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

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 3

Retirement Rates—Unimin Hourly

<u>Age</u>	<u>Rate</u>
62	20.00%
63	5.00%
64	5.00%
65+	100.00%

Table 4

Retirement Rates—Unimin Salaried

<u>Age</u>	<u>Rate</u>
60	10.00%
61	10.00%
62	20.00%
63	5.00%
64	5.00%
65+	100.00%

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 5

Withdrawal Rates—Technisand

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

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 6—Page 1 of 2

Withdrawal Rates—Wedron

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

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 6—Page 2 of 2

Withdrawal Rates—Wedron

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

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Table 7—Page 1 of 2

Withdrawal Rates—Unimin Hourly

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

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Table 7—Page 2 of 2

Withdrawal Rates—Unimin Hourly

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

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Table 8—Page 1 of 2

Withdrawal Rates—Unimin Salaried

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

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Table 8—Page 2 of 2

Withdrawal Rates—Unimin Salaried

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

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Table 9

Disability Rates—Unimin

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

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Table 10

Disability Rates—Wedron and Technisand

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

Plan Name	COVIA HOLDINGS CORPORATION PENSION PLAN
Plan Sponsor EIN	13-2656671
ERISA Plan No.	003
Plan Year End	12/31/2022

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

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

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

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

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

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

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2022</u>	
2 Assets:	
a Market value	2a 87,824,030
b Actuarial value	2b 87,824,030
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment.....	(1) Number of participants 299 (2) Vested Funding Target 26,594,625 (3) Total Funding Target 26,594,625
b For terminated vested participants.....	302 13,907,491 13,907,491
c For active participants	284 30,712,735 32,137,975
d Total.....	885 71,214,851 72,640,091
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 5.47%
6 Target normal cost.....	
a Present value of current plan year accruals.....	6a 123,458
b Expected plan-related expenses	6b 1,109,773
c Total (line 6a + line 6b)	6c 1,233,231

Statement by Enrolled Actuary

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

SIGN HERE	GREGORY H. REYNOLDS <i>GHR</i>	07/12/2023
	Signature of actuary	Date
GREGORY H. REYNOLDS	Type or print name of actuary	2306401
AON CONSULTING, INC.	Firm name	Most recent enrollment number
MSC# 17854 P.O. Box 7505		216-621-8100
Fort Washington PA 19034	Address of the firm	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) 2022
v. 220413

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	4,103,093
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	4,103,093
10 Interest on line 9 using prior year's actual return of <u>7.80</u> %	0	320,041
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.65</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	4,423,134

Part III	Funding Percentages	
14 Funding target attainment percentage	14	114.81 %
15 Adjusted funding target attainment percentage	15	120.90 %
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	120.20 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV	Contributions and Liquidity Shortfalls				
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ▶			18(b)	0	18(c)
					0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:			
a Contributions allocated toward unpaid minimum required contributions from prior years	19a		0
b Contributions made to avoid restrictions adjusted to valuation date	19b		0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c		0
20 Quarterly contributions and liquidity shortfalls:			
a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No			
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No			
c If line 20a is "Yes," see instructions and complete the following table as applicable:			
Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.18 %	3rd segment: 5.92 %	☐ 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 Demographic and benefit information	
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	☐ Yes ☒ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	1,233,231	
b Excess assets, if applicable, but not greater than line 31a	31b	1,233,231	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☒ 2019 ☐ 2020 ☐ 2021
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Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by the valuation system assuming the following retirement probabilities, given that other decrement rates may also be applied simultaneously along with retirement.

(a) Age	(b) Retirement Probability	(c) Expected Retirements	(d) Product (a) × (c)
55	1.67%	2.07	114.09
56	0.88%	1.17	65.40
57	0.83%	1.15	65.78
58	0.82%	1.24	72.10
59	0.78%	1.25	73.47
60	5.19%	8.75	525.13
61	6.07%	10.50	640.69
62	20.01%	34.47	2,137.03
63	7.08%	10.93	688.51
64	7.86%	11.96	765.42
65	100.00%	151.87	9,871.79
66	100.00%	1.00	66.00
67	100.00%	4.00	268.00
68	100.00%	2.00	136.00
69	100.00%	0.00	0.00
70	100.00%	0.00	0.00
71	100.00%	0.00	0.00
72	100.00%	0.00	0.00
73	100.00%	0.00	0.00
74	100.00%	0.00	0.00
75	100.00%	1.00	75.00
Total		243.37	15,564.40
Weighted Average			63.95

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Schedule SB, Part V—Statement of Actuarial Assumptions/Methods
For ERISA Requirements

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month look-back (as of September 2021), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under ARPA.
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1st Segment Rate	4.75%
2nd Segment Rate	5.18%
3rd Segment Rate	5.92%

Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month look-back (as of September 2021), without regard to interest rate stabilization
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1st Segment Rate	1.07%
2nd Segment Rate	2.68%
3rd Segment Rate	3.36%

Salary Increases	
Minimum Funding Target Normal Cost	3.50%
Maximum Tax Expected Benefit Increase	3.50%

Social Security Wage Base Increases	Future wage indices are based on a national wage increase of 4.00% per year.
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Optional Payment Form Election Percentage	<p>Union Employees</p> <p>Male</p> <p>Lumpsum—66.67%</p> <p>Life Annuity—6.67%</p> <p>50% Joint & Survivor—13.33%</p> <p>100% Joint & Survivor—13.33%</p> <p>Female</p> <p>Lumpsum—66.67%</p> <p>Life Annuity—13.33%</p> <p>50% Joint & Survivor—10%</p> <p>100% Joint & Survivor—10%</p> <p>Non-Union Employees</p> <p>Lumpsum—100%</p> <p>Former Wedron and Technisand Employees</p> <p>100% of all future retirees are assumed to take a straight life benefit</p>
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Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Retirement Age	
Active Participants	See Tables 1–4.
Terminated Vested Participants	Age 65
Mortality Rates	
Healthy and Disabled	2022 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(a)(3) and IRS Notice 2020-85
Withdrawal Rates	See Tables 5–8.
Disability Rates	See Tables 9–10.
Decrement Timing	Middle of year decrements (except that retirement is assumed to occur at the beginning of the year for ages where the assumed retirement rate is 100%)
Surviving Spouse Benefit	For Unimin participants it is assumed that 80% of males and 60% of females have an eligible spouse. For former Wedron and Technisand participants it is assumed that 85% of males and 50% of females have an eligible spouse. For all participants it is assumed that males are three years older than their spouses.
Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$245,000 and the IRC section 401(a)(17) compensation limit of \$305,000.
Valuation of Plan Assets	Market Value of the Asset
Expected Return on Assets	
2021 Plan Year	5.00%, limited to 6.11%
2022 Plan Year	5.25%, limited to 5.92%
Trust Expenses Included in Target Normal Cost	Expenses included in the target normal cost are set equal to the actual prior year plan expenses adjusted for 2022 PBGC Premium—\$1,109,773.
Actuarial Method	Standard unit credit cost method
Valuation Date	January 1, 2022

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 1

Retirement Rates—Technisand

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

Table 2

Retirement Rates—Wedron

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

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Table 3

Retirement Rates—Unimin Hourly

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

Table 4

Retirement Rates—Unimin Salaried

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

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Table 5

Withdrawal Rates—Technisand

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

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Withdrawal Rates—Wedron

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

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Withdrawal Rates—Wedron

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

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Withdrawal Rates—Unimin Hourly

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

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Withdrawal Rates—Unimin Hourly

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

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Withdrawal Rates—Unimin Salaried

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

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Withdrawal Rates—Unimin Salaried

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

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Table 9

Disability Rates—Unimin

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

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Table 10

Disability Rates—Wedron and Technisand

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

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Schedule SB, Part V—Summary of Plan Provisions

Group B—Utica Hourly

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

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

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

Normal Retirement

Eligibility Age 65 and five years of vesting service.

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

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

Early Retirement

Eligibility Age 55 and 10 years of vesting service.

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

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Ten years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

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

Vesting Service

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

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Group C—Unimin Salaried Employees

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

Final Average Compensation

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

Compensation

Annual wage of salary excluding bonuses, overtime and commissions.

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Group D—Gore Hourly

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group E—Dividing Creek Hourly

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group F—Marston Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

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

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

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

Early Retirement
Eligibility

Age 60 and 10 years of vesting service.

Benefit

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group G—Byron Hourly

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

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Ten years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

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Vesting Service

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

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Group H—Industrial Sands Plants Hourly

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

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

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

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

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

Portage, Wisconsin

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

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

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

Festus/Pevely, Missouri

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

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

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

Oregon, Illinois

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

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

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

Michigan City, Indiana

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

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

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

Bridgeman, Michigan

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

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

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

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

Fifteen years of vesting service.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group I—Lugoff Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

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

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

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

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

Ten years of vesting service.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

10 year certain and life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group J—Emmett Hourly

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

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

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

The plan is frozen effective June 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

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

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

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

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

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

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Ten years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Ten year certain and life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

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

Vesting Service

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

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Group K—Troy Grove Hourly

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

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Four years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

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Vesting Service

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

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Group L—Cleburne Hourly

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

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Four years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

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Vesting Service

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

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Group M—Kasota Hourly

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

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

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Group O—Spruce Pine Quartz Hourly

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

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

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

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

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

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

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

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

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Ten years of benefit service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

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Vesting Service

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

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Group P—Roff Hourly

Effective Date	January 1, 1987. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.
Eligibility for Participation	<p>An employee located at Roff, Oklahoma enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>
Normal Retirement Eligibility	Age 65 and five years of vesting service.
Benefit	A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2000	\$17.00
1/1/2001 – 12/31/2001	\$17.50
1/1/2002 – 12/31/2002	\$18.00
1/1/2003 – 12/31/2003	\$18.50
1/1/2004 – 12/31/2004	\$19.00
1/1/2005 – 12/31/2005	\$20.00
1/1/2006 – 12/31/2006	\$21.00
1/1/2007 – 12/31/2007	\$22.00
1/1/2008 – 12/31/2008	\$23.50
1/1/2009 – 12/31/2009	\$24.50
1/1/2010 – 12/31/2010	\$26.50
1/1/2011 – 12/31/2013	\$27.00
1/1/2014 – 12/31/2015	\$27.50
1/1/2016 and after	\$28.00

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

Early Retirement Eligibility	Age 62 and 10 years of vesting service.
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group Q—Guion Hourly

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group R—Mill Creek Hourly

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group S—Spruce Pine Crystal Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

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

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

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

Early Retirement
Eligibility

Age 62 and 10 years of vesting service.

Benefit

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

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal

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	retirement date actuarially increased to the late retirement date.
In-Service Benefit	
Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.
Benefit	Participant may elect to receive the normal retirement benefit while in active service.
Vested Termination	
Eligibility	Five years of vesting service.
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.
Disability	
Eligibility	Fifteen years of benefit service.
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

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Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group T—Archbold Hourly

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

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In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group U—Wadsworth Hourly

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

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

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Vesting Service

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

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Group V—Belvidere Hourly

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

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

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Covia Holdings Corporation Pension Plan
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Vesting Service

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

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

Group W—Green Mountain Hourly

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

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In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Ten years of vesting service

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Definitions

Benefit Service

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

Vesting Service

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

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Covia Holdings Corporation Pension Plan
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Group X—Hamilton Hourly

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

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In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group Y—Non-Union Hourly

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

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

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

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

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

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

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

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

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Early Retirement

Eligibility

Age 55 and 10 years of vesting service.

Benefit

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

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group AA—Red Hill Hourly

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

Fifteen years of benefit service.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group BB—Schoolhouse Quartz and Spruce Pine Hourly

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

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

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

The plan is frozen effective January 1, 2019.

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

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

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

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

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Spruce Pine

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

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

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

Early Retirement

Eligibility

Age 62 and 10 years of vesting service.

Benefit

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

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early

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

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Group CC—Voca Plant Hourly

Effective Date	March 17, 1997. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																		
Eligibility for Participation	<p>An hourly employee located at Voca, Texas enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																		
Normal Retirement Eligibility	Age 65 and five years of vesting service.																		
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2005 – 12/31/2006</td><td>\$15.50</td></tr><tr><td>1/1/2007– 12/31/2007</td><td>\$16.50</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$17.50</td></tr><tr><td>1/1/2009 – 12/31/2010</td><td>\$19.00</td></tr><tr><td>1/1/2011 – 12/31/2012</td><td>\$21.00</td></tr><tr><td>1/1/2013 – 12/31/2014</td><td>\$21.50</td></tr><tr><td>1/1/2015 – 12/31/2016</td><td>\$22.00</td></tr><tr><td>1/1/2017 and after</td><td>\$22.50</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2005 – 12/31/2006	\$15.50	1/1/2007– 12/31/2007	\$16.50	1/1/2008 – 12/31/2008	\$17.50	1/1/2009 – 12/31/2010	\$19.00	1/1/2011 – 12/31/2012	\$21.00	1/1/2013 – 12/31/2014	\$21.50	1/1/2015 – 12/31/2016	\$22.00	1/1/2017 and after	\$22.50
Termination Date	Rate																		
1/1/2005 – 12/31/2006	\$15.50																		
1/1/2007– 12/31/2007	\$16.50																		
1/1/2008 – 12/31/2008	\$17.50																		
1/1/2009 – 12/31/2010	\$19.00																		
1/1/2011 – 12/31/2012	\$21.00																		
1/1/2013 – 12/31/2014	\$21.50																		
1/1/2015 – 12/31/2016	\$22.00																		
1/1/2017 and after	\$22.50																		
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																		
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																		
Late Retirement Eligibility	Retirement after normal retirement age.																		
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																		

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In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Ten years of vesting service

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

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

Vesting Service

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

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Group EE—Tuscaloosa and Junction City Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

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

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

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

Early Retirement
Eligibility

Age 55 and 20 years of vesting service.

Benefit

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

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

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

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Ten year certain and life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group FF—Huntingburg, Troup and Van Horn Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

Huntingburg

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

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

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

Troup

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

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

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

Van Horn

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

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

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

Early Retirement
Eligibility

Age 62 and 10 years of vesting service.

Benefit

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

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

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

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Group GG—McIntyre Hourly

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

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

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Group HH—Hephzibah Hourly

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

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

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

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

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

With Spouse

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

Optional Forms of Annuity

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

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Actuarial Equivalence

UP-1984 Mortality Table and 8.50% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group II—Ione Hourly

Effective Date	September 23, 1983. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.
Eligibility for Participation	<p>An hourly employee located at Ione, California enters the plan on the January 1 or July 1 after completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers.</p>
Normal Retirement Eligibility	Age 65 and five years of vesting service.
Benefit	<p>Labor Grade 1–10</p> <p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p>

Termination Date	Rate
4/1/2000 – 3/31/2001	\$34.00
4/1/2001 – 3/31/2002	\$35.00
4/1/2002 – 3/31/2005	\$37.00
4/1/2005 – 3/31/2003	\$40.00
1/1/2008 – 12/31/2014	\$41.00
1/1/2009 – 12/31/2016	\$48.00
1/1/2014 and after	\$51.00

Labor Grade 11–15
A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
4/1/2000 – 3/31/2001	\$35.00
4/1/2001 – 3/31/2002	\$36.00
4/1/2002 – 3/31/2005	\$37.00
4/1/2005 – 3/31/2003	\$40.00
1/1/2008 – 12/31/2014	\$41.00
1/1/2009 – 12/31/2016	\$48.00
1/1/2014 and after	\$51.00

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Labor Grade 16 and above

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

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

Early Retirement

Eligibility

Age 55 and 10 years of vesting service or age 60

Benefit

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

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

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

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

Benefit

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

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Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Six year certain and life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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The Troy Grove Pension Plan for Hourly Bargain Unit Employees (Technisand)

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

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

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

Normal Retirement

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

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

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

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

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Early Retirement
Eligibility

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

Benefit

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

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

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

Totally and permanently disabled with 10 years of vesting service.

Benefit

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

Surviving Spouse
Eligibility

Married for one year and five years of vesting service.

Benefit

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

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Normal Form of Annuity

Without Spouse

Ten-year certain and life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

1994 GAR Mortality Table and 5.50% interest rate.

Definitions

Credited Service

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

Vesting Service

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

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Wedron Silica Company Hourly Employees' Pension Plan

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

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

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

Normal Retirement

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

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

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

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No credited service earned on or after January 1, 2013 shall be included.

Early Retirement
Eligibility

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

Benefit

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

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

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

Totally and permanently disabled with four years of vesting service.

Benefit

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

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Surviving Spouse

Eligibility

Married for one year and five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Ten-year certain and life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

1994 GAR Mortality Table and 5.50% interest rate.

Definitions

Credited Service

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

Vesting Service

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

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Plan Changes Since the Prior Year

There have been no plan changes in the funding or financial accounting valuation since the prior year.

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

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

Schedule SB Attachment (Form 5500)—2022 Plan Year
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Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following assumption changes:

- The salary increase rate assumption was updated to 3.50% for all ages to better reflect anticipated future experience.
- A change in the expected return on assets from 5.00% in 2021 to 5.25% in 2022 to better reflect future market experience.

Since these changes to non-prescribed assumption did not result in reduction in funding shortfall, IRS approval was not required.

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Schedule SB, line 26a—Schedule of Active Participant Data as of January 1, 2022

Attained Age	Number of Participants and Average Compensation									
	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29			1							
30-34			3	1	1					
35-39		1	1	5	8	1				
40-44				9	14	5				
45-49			1	7	11	9	2	1		
50-54			2	3	10	16	13	9	1	
55-59			2	4	12	12	13	13	8	1
60-64			2	6	7	18	8	12	12	4
65-69					1	2	2	2	1	6
70+					1					

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

The average retirement age shown in line 22 has been calculated by the valuation system assuming the following retirement probabilities, given that other decrement rates may also be applied simultaneously along with retirement.

(a) Age	(b) Retirement Probability	(c) Expected Retirements	(d) Product (a) × (c)
55	1.67%	2.07	114.09
56	0.88%	1.17	65.40
57	0.83%	1.15	65.78
58	0.82%	1.24	72.10
59	0.78%	1.25	73.47
60	5.19%	8.75	525.13
61	6.07%	10.50	640.69
62	20.01%	34.47	2,137.03
63	7.08%	10.93	688.51
64	7.86%	11.96	765.42
65	100.00%	151.87	9,871.79
66	100.00%	1.00	66.00
67	100.00%	4.00	268.00
68	100.00%	2.00	136.00
69	100.00%	0.00	0.00
70	100.00%	0.00	0.00
71	100.00%	0.00	0.00
72	100.00%	0.00	0.00
73	100.00%	0.00	0.00
74	100.00%	0.00	0.00
75	100.00%	1.00	75.00
Total		243.37	15,564.40
Weighted Average			63.95

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Schedule SB, Part V—Summary of Plan Provisions

Group B—Utica Hourly

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

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

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

Normal Retirement

Eligibility Age 65 and five years of vesting service.

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

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

Early Retirement

Eligibility Age 55 and 10 years of vesting service.

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

Ten years of vesting service.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

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

Vesting Service

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

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Group C—Unimin Salaried Employees

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

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

No service requirement.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

Final Average Compensation

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

Compensation

Annual wage of salary excluding bonuses, overtime and commissions.

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Group D—Gore Hourly

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group E—Dividing Creek Hourly

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group F—Marston Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

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

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

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

Early Retirement
Eligibility

Age 60 and 10 years of vesting service.

Benefit

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group G—Byron Hourly

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

Schedule SB Attachment (Form 5500)—2022 Plan Year
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Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Ten years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

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Vesting Service

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

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Group H—Industrial Sands Plants Hourly

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

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

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

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

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

Portage, Wisconsin

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

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

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

Festus/Pevely, Missouri

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

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

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

Oregon, Illinois

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

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

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

Michigan City, Indiana

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

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

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

Bridgeman, Michigan

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

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

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

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

Fifteen years of vesting service.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group I—Lugoff Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

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

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

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

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

Ten years of vesting service.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

10 year certain and life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group J—Emmett Hourly

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

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

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

The plan is frozen effective June 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

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

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

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

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

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

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Ten years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Ten year certain and life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

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

Vesting Service

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

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Group K—Troy Grove Hourly

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

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Four years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

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Vesting Service

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

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Group L—Cleburne Hourly

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

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Four years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

10 year certain and life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

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Vesting Service

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

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Group M—Kasota Hourly

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

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

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Group O—Spruce Pine Quartz Hourly

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

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

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

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

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

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

Early Retirement
Eligibility

Age 55 and 10 years of vesting service.

Benefit

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

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

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Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Ten years of benefit service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

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Vesting Service

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

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Group P—Roff Hourly

Effective Date	January 1, 1987. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.
Eligibility for Participation	<p>An employee located at Roff, Oklahoma enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>
Normal Retirement Eligibility	Age 65 and five years of vesting service.
Benefit	A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2000	\$17.00
1/1/2001 – 12/31/2001	\$17.50
1/1/2002 – 12/31/2002	\$18.00
1/1/2003 – 12/31/2003	\$18.50
1/1/2004 – 12/31/2004	\$19.00
1/1/2005 – 12/31/2005	\$20.00
1/1/2006 – 12/31/2006	\$21.00
1/1/2007 – 12/31/2007	\$22.00
1/1/2008 – 12/31/2008	\$23.50
1/1/2009 – 12/31/2009	\$24.50
1/1/2010 – 12/31/2010	\$26.50
1/1/2011 – 12/31/2013	\$27.00
1/1/2014 – 12/31/2015	\$27.50
1/1/2016 and after	\$28.00

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

Early Retirement Eligibility	Age 62 and 10 years of vesting service.
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group Q—Guion Hourly

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group R—Mill Creek Hourly

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

No service requirement.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group S—Spruce Pine Crystal Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

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

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

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

Early Retirement
Eligibility

Age 62 and 10 years of vesting service.

Benefit

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

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal

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	retirement date actuarially increased to the late retirement date.
In-Service Benefit	
Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.
Benefit	Participant may elect to receive the normal retirement benefit while in active service.
Vested Termination	
Eligibility	Five years of vesting service.
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.
Disability	
Eligibility	Fifteen years of benefit service.
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

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Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group T—Archbold Hourly

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

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In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group U—Wadsworth Hourly

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

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

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Vesting Service

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

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Group V—Belvidere Hourly

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

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

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Vesting Service

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

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Group W—Green Mountain Hourly

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

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In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Disability

Eligibility

Ten years of vesting service

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

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

Vesting Service

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

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Group X—Hamilton Hourly

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

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In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group Y—Non-Union Hourly

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

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

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

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

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

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

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

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

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Early Retirement

Eligibility

Age 55 and 10 years of vesting service.

Benefit

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

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit

Eligibility

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

Benefit

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

Vested Termination

Eligibility

Five years of vesting service.

Benefit

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

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group AA—Red Hill Hourly

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

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Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

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

In-Service Benefit
Eligibility

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

Benefit

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

Vested Termination
Eligibility

Five years of vesting service.

Benefit

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

Disability
Eligibility

Fifteen years of benefit service.

Benefit

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

Surviving Spouse
Eligibility

Five years of vesting service.

Benefit

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

Normal Form of Annuity
Without Spouse

Single life annuity.

With Spouse

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

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

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

Vesting Service

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

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Group BB—Schoolhouse Quartz and Spruce Pine Hourly

Effective Date September 6, 1996. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An hourly employee enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

Schoolhouse Quartz

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2001 – 12/31/2001	\$25.50
1/1/2002 – 12/31/2002	\$26.00
1/1/2003 – 12/31/2003	\$27.00
1/1/2004 – 12/31/2004	\$28.00
1/1/2005 – 12/31/2005	\$30.00
1/1/2006 – 12/31/2006	\$31.00
1/1/2007 – 12/31/2007	\$32.50
1/1/2008 – 12/31/2008	\$33.50
1/1/2009 – 12/31/2009	\$35.50
1/1/2010 – 12/31/2010	\$36.00
1/1/2011 – 12/31/2011	\$37.00
1/1/2012 – 12/31/2014	\$37.50
1/1/2015 – 12/31/2016	\$38.00
1/1/2017 and after	\$38.50

No credited service earned on or after January 1, 2019 shall be included.

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Spruce Pine

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2005 – 12/31/2005	\$28.00
1/1/2006 – 12/31/2006	\$30.00
1/1/2007 – 12/31/2007	\$31.00
1/1/2008 – 12/31/2008	\$32.50
1/1/2009 – 12/31/2009	\$34.00
1/1/2010 – 12/31/2010	\$35.50
1/1/2011 – 12/31/2011	\$36.00
1/1/2012 – 12/31/2012	\$37.00
1/1/2013 – 12/31/2015	\$37.50
1/1/2016 – 12/31/2017	\$38.00
1/1/2018 and after	\$38.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement

Eligibility

Age 62 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early

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	retirement based on the same reductions as early retirement from active status.
Disability	
Eligibility	Ten years of vesting service
Benefit	A monthly benefit payable immediately equal to the accrued benefit without reduction.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions	
Benefit Service	Completed months of service from the later of date of hire or September 6, 1996. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group CC—Voca Plant Hourly

Effective Date	March 17, 1997. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																		
Eligibility for Participation	<p>An hourly employee located at Voca, Texas enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.</p> <p>The plan is frozen effective January 1, 2019.</p>																		
Normal Retirement Eligibility	Age 65 and five years of vesting service.																		
Benefit	<p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2005 – 12/31/2006</td><td>\$15.50</td></tr><tr><td>1/1/2007– 12/31/2007</td><td>\$16.50</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$17.50</td></tr><tr><td>1/1/2009 – 12/31/2010</td><td>\$19.00</td></tr><tr><td>1/1/2011 – 12/31/2012</td><td>\$21.00</td></tr><tr><td>1/1/2013 – 12/31/2014</td><td>\$21.50</td></tr><tr><td>1/1/2015 – 12/31/2016</td><td>\$22.00</td></tr><tr><td>1/1/2017 and after</td><td>\$22.50</td></tr></table> <p>No credited service earned on or after January 1, 2019 shall be included.</p>	Termination Date	Rate	1/1/2005 – 12/31/2006	\$15.50	1/1/2007– 12/31/2007	\$16.50	1/1/2008 – 12/31/2008	\$17.50	1/1/2009 – 12/31/2010	\$19.00	1/1/2011 – 12/31/2012	\$21.00	1/1/2013 – 12/31/2014	\$21.50	1/1/2015 – 12/31/2016	\$22.00	1/1/2017 and after	\$22.50
Termination Date	Rate																		
1/1/2005 – 12/31/2006	\$15.50																		
1/1/2007– 12/31/2007	\$16.50																		
1/1/2008 – 12/31/2008	\$17.50																		
1/1/2009 – 12/31/2010	\$19.00																		
1/1/2011 – 12/31/2012	\$21.00																		
1/1/2013 – 12/31/2014	\$21.50																		
1/1/2015 – 12/31/2016	\$22.00																		
1/1/2017 and after	\$22.50																		
Early Retirement Eligibility	Age 62 and 10 years of vesting service.																		
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.																		
Late Retirement Eligibility	Retirement after normal retirement age.																		
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.																		

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In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

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Definitions

Benefit Service

Completed months of service from the later of date of hire or March 17, 1997. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

All service from date of hire or March 17, 1997 if later. A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group EE—Tuscaloosa and Junction City Hourly

Effective Date April 1, 1971. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An hourly employee working at the Georgia Silica Division or Alabama Silica Division enters the plan on the January 1 or July 1 after completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

A monthly amount equal to years of benefit service earned after April 1, 1971 multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2000	\$18.50
1/1/2001 – 12/31/2001	\$19.00
1/1/2002 – 12/31/2002	\$19.50
1/1/2003 – 12/31/2003	\$20.00
1/1/2004 – 12/31/2004	\$20.50
1/1/2005 – 12/31/2005	\$21.50
1/1/2006 – 12/31/2006	\$22.50
1/1/2007 – 12/31/2007	\$23.50
1/1/2008 – 12/31/2008	\$24.50
1/1/2009 – 12/31/2009	\$25.50
1/1/2010 – 12/31/2010	\$27.00
1/1/2011 and after	\$27.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 55 and 20 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced actuarially using 6.00% interest and the 1951 GA mortality (male rates) projected to 1970 by scale C and set back one year, for each month early retirement precedes normal retirement.

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Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit

Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Age 50 and 10 years of benefit service and eligible for Social Security disability benefits.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Ten year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
75% joint and survivor annuity
50% joint and survivor annuity
Level income annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Continuous service from date of hire. Employees who complete 1,000 hours of service shall earn a year of benefit service, with partial credit for a year of less than 1,000 hours. No benefit service may be earned after December 31, 2018.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group FF—Huntingburg, Troup and Van Horn Hourly

Effective Date September 1, 1999. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.

Eligibility for Participation An hourly employee located at Huntingburg, Indiana; Troup, Texas; or Van Horn, Texas enters the plan on the January 1 or July 1 after completion of one year of service.

Effective January 1, 2008, the plan is closed to non-union hourly employees of Huntingburg and Troup and to rehires and transfers effective April 15, 2017.

The plan is frozen effective January 1, 2019.

Normal Retirement
Eligibility

Age 65 and five years of vesting service.

Benefit

Huntingburg

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/1999 – 12/31/2005	\$21.00
1/1/2006– 12/31/2007	\$22.00
1/1/2008 – 12/31/2008	\$23.00
1/1/2009 – 12/31/2010	\$24.00
1/1/2011 – 12/31/2012	\$25.00
1/1/2013 – 12/31/2014	\$25.50
1/1/2015 – 12/31/2016	\$26.00
1/1/2017 and after	\$26.50

No credited service earned on or after January 1, 2019 shall be included.

Troup

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2006 – 12/31/2007	\$22.00
1/1/2008 – 12/31/2008	\$23.00
1/1/2009 – 12/31/2009	\$24.00
1/1/2010 – 12/31/2011	\$25.00
1/1/2012 – 12/31/2014	\$26.00
1/1/2015 – 12/31/2016	\$26.50
1/1/2017 and after	\$27.00

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No credited service earned on or after January 1, 2019 shall be included.

Van Horn

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/1999 – 12/31/2001	\$21.00
1/1/2002 and after	\$21.50

No credited service earned on or after January 1, 2019 shall be included.

Early Retirement
Eligibility

Age 62 and 10 years of vesting service.

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes normal retirement.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

In-Service Benefit
Eligibility

Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement.

Benefit

Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

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Disability	
Eligibility	Fifteen years of vesting service.
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 10-year certain and life annuity 100% joint and survivor annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only for benefits accrued after January 1, 1994 for retirement eligible participants or vested termination with age plus service greater than 70)
Actuarial Equivalence	UP-1984 Mortality Table and 7% interest rate.
Definitions	
Benefit Service	Completed months of service from the later of date of hire or September 1, 1999. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group GG—McIntyre Hourly

Effective Date	January 1, 1969. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.
Eligibility for Participation	<p>An employee located at McIntyre, Georgia enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service.</p> <p>Effective January 1, 2010, the plan is closed to new entrants and to rehires and transfers effective April 15, 2017.</p>
Normal Retirement	
Eligibility	Age 65 and five years of vesting service.
Benefit	A monthly amount equal to 1.2% of final average compensation plus 0.3% of final average compensation in excess of covered compensation, multiplied by years of benefit service, up to a maximum of 35 years.
Early Retirement	
Eligibility	Age 55 and 15 years of vesting service.
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.25% for each of the first 96 months early retirement precedes normal retirement and 0.4% for the next 24 months.
Late Retirement	
Eligibility	Retirement after normal retirement age.
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.
Vested Termination	
Eligibility	Five years of vesting service.
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

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Disability	
Eligibility	Five years of vesting service
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced actuarially for early commencement.
Surviving Spouse	
Eligibility	Five years of vesting service.
Benefit	A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.
Normal Form of Annuity	
Without Spouse	Single life annuity.
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.
Optional Forms of Annuity	Single life annuity 5-year certain and life annuity 75% joint and survivor annuity 50% joint and survivor annuity Lump sum (only if the present value of the accrued benefit is \$8,500 or less)
Actuarial Equivalence	UP-1984 Mortality Table and 6% interest rate.
Definitions	
Benefit Service	One year of benefit service is credited for each calendar year that an employee works at least 1,000 hours.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.
Final Average Compensation	Average of the highest five consecutive calendar years' compensation out of the last 10 calendar years prior to termination.

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group HH—Hephzibah Hourly

Effective Date	January 1, 1985. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																				
Eligibility for Participation	<p>An hourly employee located at Hephzibah, Georgia enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service. An employee with one year of service as of June 20, 2000 automatically enters the plan.</p> <p>Effective January 1, 2009, the plan is closed to new entrants and to rehires and transfers effective April 15, 2017.</p>																				
Normal Retirement Eligibility	Age 65 or five years of vesting service.																				
Benefit	<p>A monthly amount equal to years of benefit service earned prior to January 1, 1985 times \$1.00 plus years of benefit service earned after January 1, 1985, up to a maximum of 35, multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>1/1/2003 – 12/31/2003</td><td>\$22.50</td></tr><tr><td>1/1/2004 – 12/31/2004</td><td>\$23.00</td></tr><tr><td>1/1/2005– 12/31/2005</td><td>\$24.00</td></tr><tr><td>1/1/2006 – 12/31/2006</td><td>\$24.50</td></tr><tr><td>1/1/2007 – 12/31/2007</td><td>\$25.00</td></tr><tr><td>1/1/2008 – 12/31/2008</td><td>\$26.00</td></tr><tr><td>1/1/2009 – 12/31/2014</td><td>\$27.00</td></tr><tr><td>1/1/2015 – 12/31/2016</td><td>\$27.50</td></tr><tr><td>1/1/2017 and after</td><td>\$28.00</td></tr></table>	Termination Date	Rate	1/1/2003 – 12/31/2003	\$22.50	1/1/2004 – 12/31/2004	\$23.00	1/1/2005– 12/31/2005	\$24.00	1/1/2006 – 12/31/2006	\$24.50	1/1/2007 – 12/31/2007	\$25.00	1/1/2008 – 12/31/2008	\$26.00	1/1/2009 – 12/31/2014	\$27.00	1/1/2015 – 12/31/2016	\$27.50	1/1/2017 and after	\$28.00
Termination Date	Rate																				
1/1/2003 – 12/31/2003	\$22.50																				
1/1/2004 – 12/31/2004	\$23.00																				
1/1/2005– 12/31/2005	\$24.00																				
1/1/2006 – 12/31/2006	\$24.50																				
1/1/2007 – 12/31/2007	\$25.00																				
1/1/2008 – 12/31/2008	\$26.00																				
1/1/2009 – 12/31/2014	\$27.00																				
1/1/2015 – 12/31/2016	\$27.50																				
1/1/2017 and after	\$28.00																				
Early Retirement Eligibility	Age 55 and 15 years of vesting service or age 62 and 10 years of benefit service																				
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.4% for each month early retirement precedes age 62.																				

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of vesting service and eligible for Social Security disability benefit.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Single life annuity. If the participant dies between ages 65 and 70, payments continue to a beneficiary until the participant would have turned age 70.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity, with payments continuing to a beneficiary until the participant would have turned age 70 if the participant dies between ages 65 and 70
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Actuarial Equivalence

UP-1984 Mortality Table and 8.50% interest rate.

Definitions

Benefit Service

Full years of employment with Babcock and Wilcox Company prior to January 1, 1985. After January 1, 1985, years and months of employment with United Catalysts, Inc.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group II—Ione Hourly

Effective Date	September 23, 1983. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019.																																
Eligibility for Participation	<p>An hourly employee located at Ione, California enters the plan on the January 1 or July 1 after completion of one year of service.</p> <p>Effective April 15, 2017, the plan is closed to rehires and transfers.</p>																																
Normal Retirement Eligibility	Age 65 and five years of vesting service.																																
Benefit	<p>Labor Grade 1–10</p> <p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>4/1/2000 – 3/31/2001</td><td>\$34.00</td></tr><tr><td>4/1/2001 – 3/31/2002</td><td>\$35.00</td></tr><tr><td>4/1/2002 – 3/31/2005</td><td>\$37.00</td></tr><tr><td>4/1/2005 – 3/31/2003</td><td>\$40.00</td></tr><tr><td>1/1/2008 – 12/31/2014</td><td>\$41.00</td></tr><tr><td>1/1/2009 – 12/31/2016</td><td>\$48.00</td></tr><tr><td>1/1/2014 and after</td><td>\$51.00</td></tr></table> <p>Labor Grade 11–15</p> <p>A monthly amount equal to years of benefit service multiplied by the rate from the following table:</p> <table><tr><th>Termination Date</th><th>Rate</th></tr><tr><td>4/1/2000 – 3/31/2001</td><td>\$35.00</td></tr><tr><td>4/1/2001 – 3/31/2002</td><td>\$36.00</td></tr><tr><td>4/1/2002 – 3/31/2005</td><td>\$37.00</td></tr><tr><td>4/1/2005 – 3/31/2003</td><td>\$40.00</td></tr><tr><td>1/1/2008 – 12/31/2014</td><td>\$41.00</td></tr><tr><td>1/1/2009 – 12/31/2016</td><td>\$48.00</td></tr><tr><td>1/1/2014 and after</td><td>\$51.00</td></tr></table>	Termination Date	Rate	4/1/2000 – 3/31/2001	\$34.00	4/1/2001 – 3/31/2002	\$35.00	4/1/2002 – 3/31/2005	\$37.00	4/1/2005 – 3/31/2003	\$40.00	1/1/2008 – 12/31/2014	\$41.00	1/1/2009 – 12/31/2016	\$48.00	1/1/2014 and after	\$51.00	Termination Date	Rate	4/1/2000 – 3/31/2001	\$35.00	4/1/2001 – 3/31/2002	\$36.00	4/1/2002 – 3/31/2005	\$37.00	4/1/2005 – 3/31/2003	\$40.00	1/1/2008 – 12/31/2014	\$41.00	1/1/2009 – 12/31/2016	\$48.00	1/1/2014 and after	\$51.00
Termination Date	Rate																																
4/1/2000 – 3/31/2001	\$34.00																																
4/1/2001 – 3/31/2002	\$35.00																																
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1/1/2009 – 12/31/2016	\$48.00																																
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Termination Date	Rate																																
4/1/2000 – 3/31/2001	\$35.00																																
4/1/2001 – 3/31/2002	\$36.00																																
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1/1/2014 and after	\$51.00																																

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Labor Grade 16 and above

A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
4/1/2000 – 3/31/2001	\$36.00
4/1/2001 – 3/31/2005	\$37.00
4/1/2005 – 3/31/2003	\$40.00
1/1/2008 – 12/31/2014	\$41.00
1/1/2009 – 12/31/2016	\$48.00
1/1/2014 and after	\$51.00

Early Retirement

Eligibility

Age 55 and 10 years of vesting service or age 60

Benefit

A monthly benefit equal to the normal retirement benefit reduced by 0.5% for each month early retirement precedes age 60.

Employees age 55 with 30 years of benefit service may retire with no reduction.

Late Retirement

Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination

Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Disability

Eligibility

Ten years of benefit service and eligible for Social Security disability benefits.

Benefit

A monthly benefit payable immediately equal to the accrued benefit without reduction.

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Surviving Spouse

Eligibility

Five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Six year certain and life annuity.

With Spouse

50% Joint and survivor annuity with six years certain reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse with six years certain.

Optional Forms of Annuity

Single life annuity
10-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Joint and survivor annuities as above with 6 years certain
Level income annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate.

Definitions

Benefit Service

Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

The Troy Grove Pension Plan for Hourly Bargain Unit Employees (Technisand)

Effective Date November 1, 1991. Amended and restated effective January 1, 2015.

Eligibility for Participation An hourly employee covered under the collective bargaining agreement between the Employer and the United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers (United Steelworkers USW) AFL-CIO, CLC and its Local 31G-04 shall become a participant in this plan after they have completed one year of service and have attained age 20.5.

The plan is frozen to new entrants on and after January 1, 2017.

Normal Retirement

Eligibility Age 65 or five years of participation, if later.

Benefit A monthly amount equal to years of credited service multiplied by the benefit rate from the following table:

Termination	Benefit Rate
Prior to 1/1/1995	\$14.00
1/1/1995-12/31/1995	\$15.00
1/1/1996-12/31/1996	\$16.00
1/1/1997-12/31/1997	\$17.00
1/1/1998-12/31/1998	\$18.00
1/1/1999-12/31/1999	\$19.00
1/1/2000-11/24/2000	\$20.00
11/25/2000-11/21/2003	\$21.00
11/22/2003-11/21/2004	\$22.00
11/22/2004-11/21/2005	\$23.00
11/22/2005-11/21/2006	\$24.00
11/22/2006-11/21/2007	\$25.00
11/22/2007-11/21/2008	\$26.00
11/22/2008-11/21/2009	\$27.00
11/22/2009-11/21/2010	\$28.00
11/22/2010-11/21/2011	\$29.00
11/22/2011-11/21/2012	\$30.00
11/22/2012-11/21/2013	\$31.00
11/22/2013-11/21/2014	\$32.00
11/22/2014 and after	\$33.00

No credited service earned on or after January 1, 2017 shall be included.

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Early Retirement
Eligibility

Age 55 and 10 years of vesting service or 25 years of vesting service with the sum of the age and total years of vesting service equal to 75 or more.

Benefit

For early retirements with age 55 and 10 years of vesting service, a monthly benefit equal to the normal retirement benefit reduced by $\frac{1}{2}$ of 1% for each month early retirement precedes normal retirement.

For early retirements with 25 years of vesting service and the sum of the age and total years of vesting service equal to 75 or more, the unreduced accrued benefit is payable.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement (age 55 and 10 years of vesting service). The benefit will be reduced by $\frac{1}{2}$ of 1% for each month the early retirement precedes the normal retirement.

Disability
Eligibility

Totally and permanently disabled with 10 years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit with no reduction for early retirement

Surviving Spouse
Eligibility

Married for one year and five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Normal Form of Annuity
Without Spouse

Ten-year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
5-year certain and life annuity
10-year certain and life annuity
15-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity

Actuarial Equivalence

1994 GAR Mortality Table and 5.50% interest rate.

Definitions

Credited Service

A full year of credited service is earned if the employee works 2080 or more hours in one plan year. Credit is granted for fractional years. No benefit service may be earned after December 31, 2016.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year. Credit is granted for fractional years.

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Wedron Silica Company Hourly Employees' Pension Plan

Effective Date July 1, 1984. Amended and restated effective July 1, 2015.

Eligibility for Participation An hourly employee covered under the collective bargaining agreement between the Employer and the United Steel, Paper, and International Union Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers, Affiliated with AFL-CIO-CLC on behalf of Ottawa Local No. 31-G (00) shall become a participant in this plan after they have completed one year of service and have attained age 21.

The plan is frozen to new entrants on and after January 1, 2013.

Normal Retirement

Eligibility Age 65 or five years of participation, if later.

Benefit A monthly amount equal to years of credited service multiplied by the benefit rate from the following table:

Termination Date	Benefit Rate	
	Hired Prior to April 28, 1997	Hired After April 28, 1997
04/21/1987–06/08/1991	\$21.00	N/A
06/09/1991–04/26/1992	\$22.00	N/A
04/27/1992–04/26/1993	\$22.50	N/A
04/27/1993–04/23/1994	\$23.00	N/A
04/24/1994–04/23/1995	\$24.00	N/A
04/24/1995–04/23/1996	\$24.50	N/A
04/24/1996–12/31/1996	\$25.00	N/A
01/01/1997–12/31/1997	\$25.50	\$17.00
01/01/1998–12/31/1999	\$26.00	\$17.00
01/01/2000–12/31/2000	\$26.50	\$18.00
01/01/2001–12/31/2001	\$27.00	\$18.00
01/01/2002–12/31/2002	\$29.00	\$20.00
01/01/2003–12/31/2003	\$30.00	\$21.00
01/01/2004–12/31/2004	\$32.00	\$23.00
01/01/2005–12/31/2005	\$33.00	\$24.00
01/01/2006–12/31/2006	\$35.00	\$26.00
01/01/2007–12/31/2007	\$37.00	\$28.00
01/01/2008–12/31/2008	\$39.00	\$29.00
01/01/2009–12/31/2009	\$40.00	\$31.00
01/01/2010–12/31/2010	\$41.00	\$33.00
01/01/2011 and after	\$43.00	\$34.00

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

No credited service earned on or after January 1, 2013 shall be included.

Early Retirement
Eligibility

Age 55 and 10 years of vesting service, age 62 and 10 years of vesting service or 30 years of credited service with the sum of age and full years of credited service equal to 80 or more.

Benefit

For early retirements with age 55 and 10 years of vesting service, a monthly benefit equal to the normal retirement benefit reduced by $\frac{1}{2}$ of 1% for each month early retirement precedes normal retirement.

For early retirements with age 62 and 10 years of vesting service or 30 years of credited service with the sum of the age and full years of credited service equal to 80 or more, the unreduced accrued benefit is payable.

Late Retirement
Eligibility

Retirement after normal retirement age.

Benefit

The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.

Vested Termination
Eligibility

Five years of vesting service.

Benefit

The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement (age 55 and 10 years of vesting service). The benefit will be reduced by $\frac{1}{2}$ of 1% for each month the early retirement precedes the normal retirement.

Disability
Eligibility

Totally and permanently disabled with four years of vesting service.

Benefit

A monthly benefit payable immediately equal to the accrued benefit reduced by $\frac{1}{2}$ of 1% for each month disability retirement precedes normal retirement. No reductions shall apply for participants with 10 or more years of vesting service.

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Surviving Spouse

Eligibility

Married for one year and five years of vesting service.

Benefit

A monthly benefit payable to the surviving spouse beginning at the employee's earliest retirement age equal to 50% of the amount payable if the participant had retired early with a 50% joint and survivor benefit.

Normal Form of Annuity

Without Spouse

Ten-year certain and life annuity.

With Spouse

50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

Single life annuity
5-year certain and life annuity
10-year certain and life annuity
15-year certain and life annuity
100% joint and survivor annuity
75% joint and survivor annuity
50% joint and survivor annuity
Annual cash installments for up to five years
Lump sum (only if lump sum value is less than \$25,000 and the participant is eligible for immediate commencement)

Actuarial Equivalence

1994 GAR Mortality Table and 5.50% interest rate.

Definitions

Credited Service

A full year of credited service is earned if the employee works 2080 or more hours in one plan year. Credit is granted for fractional years. No benefit service may be earned after December 31, 2012.

Vesting Service

A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year. Credit is granted for fractional years.

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
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Plan Changes Since the Prior Year

There have been no plan changes in the funding or financial accounting valuation since the prior year.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Plan Name	COVIA HOLDINGS CORPORATION PENSION PLAN
Plan Sponsor EIN	13-2656671
ERISA Plan No.	003
Plan Year End	12/31/2022

The required attachment noted below is included within the Accountant's Opinion attachment to the Form 5500 Schedule H, Part III, which consists of the entire Audit report issued by the Plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line Item	Description
5500 Schedule H	Line 4i	Schedule of Assets (Held at End of Year)

Schedule SB Attachment (Form 5500)—2022 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following assumption changes:

- The salary increase rate assumption was updated to 3.50% for all ages to better reflect anticipated future experience.
- A change in the expected return on assets from 5.00% in 2021 to 5.25% in 2022 to better reflect future market experience.

Since these changes to non-prescribed assumption did not result in reduction in funding shortfall, IRS approval was not required.