

<p>Form 5500</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p>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> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A This return/report is for: a multiemployer plan a multiple-employer plan (Filers checking this box must provide 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

<p>1a Name of plan <u>COVIA HOLDINGS CORPORATION PENSION PLAN</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>003</u></p>
<p>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></p> <p><u>3 SUMMIT PARK DRIVE, SUITE 700</u> <u>INDEPENDENCE, OH 44131</u></p>	<p>1c Effective date of plan <u>06/01/1960</u></p> <p>2b Employer Identification Number (EIN) <u>13-2656671</u></p> <p>2c Plan Sponsor's telephone number <u>440-214-3244</u></p> <p>2d Business code (see instructions) <u>212320</u></p>

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.	08/22/2025	KEITH FEICKS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	08/22/2025	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

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	797
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	238
	6a(2)	206
	6b	202
	6c	248
	6d	656
	6e	91
	6f	747
	6g(1)	
6g(2)		
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)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> 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	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input checked="" type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> 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 2024 Form M-1 annual report. If the plan was not required to file the 2024 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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **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: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>58931906</u>
	b Actuarial value	2b	<u>58931906</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>287</u>	<u>26874272</u>
	b For terminated vested participants	<u>272</u>	<u>15695841</u>
	c For active participants	<u>238</u>	<u>28092461</u>
	d Total	<u>797</u>	<u>70662574</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	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>5.14 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>110066</u>
	b Expected plan-related expenses	6b	<u>459322</u>
	c Target normal cost	6c	<u>569388</u>

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

SIGN HERE		
	Signature of actuary	<u>08/19/2025</u> Date
	<u>GREGORY H. REYNOLDS</u> Type or print name of actuary	<u>23-06401</u> Most recent enrollment number
	<u>AON CONSULTING, INC.</u> Firm name	<u>216-621-8100</u> Telephone number (including area code)
	<u>MSC# 17854 P.O. BOX 7505 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

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	700000
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	700000
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>12.87</u> %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		348
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>5.29</u> %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		45
c	Total available at beginning of current plan year to add to prefunding balance		393
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	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	83.37 %
15	Adjusted funding target attainment percentage	15	83.37 %
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	80.00 %
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		
04/09/2024	484151	0					
07/09/2024	382220	0					
10/10/2024	382220	0					
01/15/2025	382220	0					
08/15/2025	129005	0					
			Totals ▶	18(b)	1759816	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	1699509

20 Quarterly contributions and liquidity shortfalls:

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

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

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

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

Part V Assumptions Used to Determine Funding Target and Target Normal Cost				
21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	<input type="checkbox"/> 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)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> 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..... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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 569388
b Excess assets, if applicable, but not greater than line 31a				31b 0
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment	11754567		1129364	
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 1698752
	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 1698752
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)				37 1699509
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36)				38a 757
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. <input checked="" type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021				

SCHEDULE C (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>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

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

CLIFFWATER LLC **4640 ADMIRALTY WAY**
11TH FLOOR
MARINA DEL RAY, CA 90292

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

DFA EMERGING MARKETS CORE

36-6071399

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

DODGE AND COX

94-1441976

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

FIDELITY **245 SUMMER STREET**
BOSTON, MA 02210

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

LOOMIS SAYLES

P.O. BOX 219594
KANSAS CITY, MA 64121

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

NEW YORK LIFE INVESTMENTS

P.O. BOX 219003
KANSAS CITY, MO 64121-9000

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

NATIONWIDE FUNDS

ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215

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

VANGUARD

100 VANGUARD BLVD
MALVERN, PA 19355

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

VICTORY FUNDS

P.O. BOX 182593
COLUMBUS, OH 43218-2593

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

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

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

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

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

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	255218	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

CLEARSTEAD ADVISORS, LLC

1100 SUPERIOR AVE EAST
CLEVELAND, OH 44114

(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	94105	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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	38429	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input type="checkbox"/>

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)

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	16500	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 <hr/> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>COVIA HOLDINGS CORPORATION PENSION PLAN</u>	B Three-digit plan number (PN)	<u>003</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>COVIA HOLDINGS CORPORATION</u>	D Employer Identification Number (EIN) <u>13-2656671</u>	

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: <u>NUVEEN/SEI TRUST COMPANY INVESTMENT</u>		
b Name of sponsor of entity listed in (a): <u>SEI TRUST COMPANY</u>		
c EIN-PN <u>27-3441498-043</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>20949230</u>
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, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan COVIA HOLDINGS CORPORATION PENSION PLAN	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 COVIA HOLDINGS CORPORATION	D Employer Identification Number (EIN) 13-2656671

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	639557
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1350200	511225
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	516	3852
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	249491	1693942
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	21864589	20949230
(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)	35727513	34483305
(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	59192309	58281111
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	212588	639557
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	32453	19502
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	245041	659059
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	58947268	57622052

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)	1759816	
(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)		1759816
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	31403	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		31403
(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)	1424545	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1424545
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-915359
(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)		3094050
c Other income	2c		866797
d Total income. Add all income amounts in column (b) and enter total	2d		6261252

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	7182216	
(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)		7182216
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	16500	
(5) Investment advisory and investment management fees	2i(5)	94105	
(6) Bank or trust company trustee/custodial fees	2i(6)	38429	
(7) Actuarial fees	2i(7)	255218	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		404252
j Total expenses. Add all expense amounts in column (b) and enter total	2j		7586468

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-1325216
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** as part of Schedule H because:

(1) This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
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	
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	
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	
e Was this plan covered by a fidelity bond?	X		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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	
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	
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		
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		
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	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
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.			

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 558128.

SCHEDULE R (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>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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 <u>COVIA HOLDINGS CORPORATION</u>	D Employer Identification Number (EIN) <u>13-2656671</u>	

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	40
--	---	----

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

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

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (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: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> 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. <input type="checkbox"/> 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) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

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: _____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ___/___/___ (MM/DD/YYYY) and the Opinion Letter serial number _____.

COVIA HOLDINGS CORPORATION PENSION PLAN

FINANCIAL STATEMENTS
WITH
INDEPENDENT AUDITOR'S REPORT

December 31, 2024

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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 as of December 31, 2024 and 2023 and statement of accumulated plan benefits as of December 31, 2024, and the related statement of changes in net assets available for benefits for the years ended December 31, 2024 and 2023 and statement of changes in accumulated plan benefits for the year ended December 31, 2024, 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, 2024 and 2023, 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)

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, 2024 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.
Dublin, Ohio

August 21, 2025

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

Covia Holdings Corporation Pension Plan

	December 31	
	<u>2024</u>	<u>2023</u>
ASSETS		
Cash	\$ 639,557	\$ -
Receivable - Employer contributions	511,225	1,350,200
Receivable - Interest	<u>3,852</u>	<u>516</u>
Total Receivables	515,077	1,350,716
Investments at Fair Value:		
Money market funds	1,693,942	249,491
Collective investment trust	20,949,230	21,864,589
Mutual funds	<u>34,483,305</u>	<u>35,727,513</u>
Total Investments at Fair Value	57,126,477	57,841,593
LIABILITIES		
Payables for securities purchased	639,557	212,588
Other liabilities	<u>19,502</u>	<u>32,453</u>
Total Liabilities	<u>659,059</u>	<u>245,041</u>
Net Assets Available for Benefits	<u>\$ 57,622,052</u>	<u>\$ 58,947,268</u>

See accompanying notes.

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Covia Holdings Corporation Pension Plan

	Year Ended December 31	
	2024	2023
Additions to Net Assets Attributed to:		
Contributions:		
Employer	\$ 1,759,816	\$ 1,350,200
Investment Income:		
Interest and dividend income	1,455,948	837,098
Other income	866,797	191,714
Net unrealized/realized appreciation	2,178,691	5,894,386
Total Investment Income	4,501,436	6,923,198
Deductions from Net Assets Attributed to:		
Benefits paid to participants	7,182,216	5,545,042
Administrative expenses	404,252	448,035
Total Deductions	7,586,468	5,993,077
Net Increase (Decrease)	(1,325,216)	2,280,321
Net Assets Available for Benefits:		
Beginning of Year	58,947,268	56,666,947
End of Year	\$ 57,622,052	\$ 58,947,268

See accompanying notes.

STATEMENT OF ACCUMULATED PLAN BENEFITS

Covia Holdings Corporation Pension Plan

Vested benefits:	
Participants currently receiving benefits	\$ 23,920,437
Other participants	<u>39,452,172</u>
Total Vested Benefits	63,372,609
Non-Vested Benefits	<u>-</u>
Total Actuarial Present Value of Accumulated Plan Benefits as of January 1, 2024	<u>\$ 63,372,609</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, 2023	\$ 63,974,966
Increase/(Decrease) during the year attributable to:	
Benefits accumulated	(259,651)
Benefits paid	(5,545,042)
Interest due to decrease in the discount period	3,827,779
Assumption changes	<u>1,374,557</u>
Net Change	<u>(602,357)</u>
Actuarial Present Value of Accumulated Plan Benefits at January 1, 2024	<u>\$ 63,372,609</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 based on the actuarial standard unit credit cost method. The Company met the minimum funding requirements of ERISA for the years ended December 31, 2024 and 2023.

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 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 U.S. GAAP 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 Company 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 assets include investments in money market funds, mutual funds, and a collective investment trust 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 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 21, 2025, 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, 2024, 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, 2024 and 2023.

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.

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.

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

4 Fair Value Measurements, Continued

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023. 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, 2024				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ -	\$ 1,693,942	\$ -	\$ 1,693,942
Collective investment trusts	-	20,949,230	-	20,949,230
Mutual funds	34,483,305	-	-	34,483,305
Investments at Fair Value	\$ 34,483,305	\$ 22,643,172	\$ -	\$ 57,126,477

Assets at Fair Value at December 31, 2023				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ -	\$ 249,491	\$ -	\$ 249,491
Collective investment trusts	-	21,864,589	-	21,864,589
Mutual funds	35,727,513	-	-	35,727,513
Investments at Fair Value	\$ 35,727,513	\$ 22,114,080	\$ -	\$ 57,841,593

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.

	2024	2023
Investments, at Fair Value	\$ 57,126,477	\$ 57,841,593
Interest and Dividends	\$ 1,455,948	\$ 837,098
Other Income	\$ 866,797	\$ 191,714
Net Appreciation	\$ 2,178,691	\$ 5,894,386

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, 2024 and 2023, were:

- Discount rate: 6.25% for 2024 and 2023;

NOTES TO FINANCIAL STATEMENTS

Covia Holdings Corporation Pension Plan

6 Accumulated Plan Benefits, Continued

- Retirement age: ranging from 60-65 for Unimin Salaried and from 62-65 for Unimin Hourly for 2024 and 2023, and ranging from 55 to 65 for both Technisand and Wedron for 2024 and 2023;
- Mortality tables:
 - For 2024 and 2023, 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

The Plan has arrangements with various service providers and these arrangements qualify as party-in-interest transactions.

8 Other Liabilities

This amount includes \$19,502 and \$32,453 of accrued administrative expenses as of December 31, 2024 and 2023, 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, 2024

(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	1,693,942	\$ 1,693,942	\$ 1,693,942
	Mutual Funds:				
	CLIFFWATER	CLIFFWATER CL FD	399,450	4,230,697	4,242,158
	DFA	DFA EMERGING MARKETS	38,569	833,715	897,887
	DODGE & COX	DODGE & COX INTL STOCK FD	65,170	3,021,201	3,252,000
	FIDELITY	FIDELITY 500 INDEX FUND	56,711	8,300,314	11,579,835
	FIDELITY	FIDELITY MID CAP INDEX	84,132	2,407,199	2,841,128
	LOOMIS	LOOMIS SAYLES SMALL CAP	53,455	1,420,561	1,585,483
	MAINSTAY	NYLI CBRE GLOBAL INFRASTRUCTURE FUND	125,916	1,577,968	1,645,718
	NATIONWIDE	NATIONWIDE INTL SMCP R6	177,492	1,639,697	1,602,753
	VANGUARD	VANGUARD INTERNATIONAL GROWTH FUND CL ADM	23,603	2,372,112	2,397,311
	VANGUARD	VANGUARD EQUITY INCOME FUND CL ADM	33,322	2,849,278	2,938,032
	VICTORY	VICTORY INTEGRITY SMALL CAP VALUE FD CL R6	47,560	1,717,833	1,501,000
	Total Mutual Funds		1,105,380	30,370,575	34,483,305
	Common/Collective Trusts:				
	NUVEEN INVESTMENTS	LONG (20-30) CORP BOND FUND CL Y	2,080,360	21,862,577	20,949,230
	Total Investments		4,879,682	\$ 53,927,094	\$ 57,126,477

* 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, 2024

(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 (ii) - Series of transactions of the same issue in excess of 5% of plan assets								
	Fidelity 500 Index Fund CL	\$ 754,594				\$ 754,594	\$ 754,594	\$ -
	Fidelity 500 Index Fund CL		\$ 3,200,000			\$ (2,404,456)	\$ (2,769,844)	\$ 430,156
	Federated Hermes Gov't Obligations Fund	\$ 12,961,857				\$ 12,961,857	\$ 12,961,857	\$ -
	Federated Hermes Gov't Obligations Fund		\$ 11,517,407			\$(11,517,407)	\$(11,517,407)	\$ -
	Bank of America Temporary Overnight Deposit - Custody	\$ 8,936,975				\$ 8,936,975	\$ 8,936,975	\$ -
	Bank of America Temporary Overnight Deposit - Custody		\$ 8,936,975			\$ (8,936,917)	\$ (8,936,975)	\$ -

Schedule SB Attachment (Form 5500) –2024 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, 2024

Number of Participants										
Attained Age	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										
30-34			2	1						
35-39			3	2	6					
40-44			1	1	14	7				
45-49				5	12	8				
50-54				3	13	17	5	6		
55-59			1	1	8	10	10	15	7	
60-64			2	1	10	11	10	11	9	6
65-69				1	3	2	3	4		6
70+					1					

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Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

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

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of September 2023), 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	4.87%
3rd Segment Rate	5.59%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of September 2023), without regard to interest rate stabilization.
1st Segment Rate	3.62%
2nd Segment Rate	4.46%
3rd Segment Rate	4.52%
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	Retirement Lumpsum – 90.00% 10 year Certain and Life Annuity – 5.00% 50% Joint & Survivor – 2.50% 100% Joint & Survivor – 2.50% Termination within 2 years of valuation date Immediate Lumpsum – 90.00% Lumpsum at Age 60 – 7.50% Life Annuity at Age 60 – 2.50% Termination more than 2 years of valuation date Lumpsum at Age 60 – 75.00% Life Annuity at Age 60 – 25.00% Former Wedron and Technisand Employees 100% of all future retirees are assumed to take a straight life benefit.

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Optional Payment Form Interest Rate	Variable by duration: Funding Segment Interest Rates for lumpsum payments 7.00% for Joint and Survivor conversions
Optional Payment Form Mortality	Current IRC section 417(e) table for lump sums UP-84 Mortality for Joint and Survivor conversions
Retirement Age	
Active Participants	See Tables 1 – 4.
Terminated Vested Participants	Age 65
Mortality Rates	
Healthy and Disabled	The 2024 generational mortality tables for annuitants and non-annuitants per §1.430(h)(3)-1(b)
Withdrawal Rates	See Table 5.
Disability Rates	See Tables 6 – 7.
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 \$275,000 and the IRC section 401(a)(17) compensation limit of \$345,000.
Valuation of Plan Assets	Market Value of the Asset
Expected Return on Assets	
2023 Plan Year	6.25%, limited by 5.74%
2024 Plan Year	6.25%, limited by 5.59%
Trust Expenses Included in Target Normal Cost	Expenses included in the target normal cost are set equal to the actual prior year plan expenses.
Actuarial Method	Standard unit credit cost method
Valuation Date	January 1, 2024

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Actuarial Assumptions and Methods

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	8.00%
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) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

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%

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Table 5

Withdrawal Rates

Age	Rate	Age	Rate
20	35.00%	39	12.00%
21	35.00%	40	11.20%
22	33.40%	41	10.40%
23	31.60%	42	9.80%
24	30.02%	43	9.00%
25	28.60%	44	8.40%
26	27.20%	45	7.80%
27	25.60%	46	7.20%
28	24.20%	47	6.80%
29	23.00%	48	6.20%
30	21.60%	49	5.80%
31	20.40%	50	5.40%
32	19.20%	51	5.20%
33	18.00%	52	4.80%
34	17.00%	53	4.60%
35	15.80%	54	4.40%
36	14.80%	55	4.44%
37	13.80%	56+	0.00%
38	13.00%		

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 6

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) —2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Table 7

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	12/31/2024

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **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: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	58,931,906
	b Actuarial value	2b	58,931,906
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	287	26,874,272
	b For terminated vested participants	272	15,695,841
	c For active participants	238	28,092,461
	d Total	797	70,662,574
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	5.14%
6	Target normal cost		
	a Present value of current plan year accruals	6a	110,066
	b Expected plan-related expenses	6b	459,322
	c Target normal cost	6c	569,388

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 Signature of actuary	<u>08/19/2025</u> Date
	GREGORY H. REYNOLDS Type or print name of actuary	<u>2306401</u> Most recent enrollment number
	AON CONSULTING, INC. Firm name	<u>216-621-8100</u> Telephone number (including area code)
	MSC# 17854 P.O. Box 7505 Fort Washington PA 19034 Address of the firm	

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

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59%	<input type="checkbox"/> 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)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> 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.....	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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	569,388	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	11,754,567	1,129,364	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	1,698,752	
	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	1,698,752	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	1,699,509	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	757	
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. <input checked="" type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021
--

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Schedule SB, line 19 – Discounted Employer Contributions

Year applied for contributions: 2024

Date	Amount	Days to Discount to 1/1/2024 at 5.14%	Interest Adjusted Contribution
April 9, 2024	\$ 484,151	99	\$ 477,631
July 9, 2024	382,220	190	372,403
October 10, 2024	382,220	283	367,690
January 15, 2025	382,220	380	362,836
August 15, 2025	<u>129,005</u>	592	<u>118,949</u>
Total Contribution	\$ 1,759,816		\$ 1,699,509

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

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

The average retirement age shown in line 22 has been calculated by 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	1.78%	1.28	70.39
56	0.87%	0.66	37.21
57	0.88%	0.78	44.53
58	0.94%	0.93	53.69
59	0.93%	0.96	56.67
60	5.48%	6.34	380.62
61	6.37%	7.48	456.03
62	20.01%	24.14	1496.96
63	7.15%	7.69	484.61
64	7.99%	8.70	556.86
65	100.00%	112.42	7307.36
66	100.00%	5.00	330.00
67	100.00%	5.00	335.00
68	100.00%	0.00	0.00
69	100.00%	2.00	138.00
70	100.00%	1.00	70.00
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%	0.00	0.00
76	100.00%	0.00	0.00
77	100.00%	1.00	77.00
	Total	185.39	11894.93
	Weighted Average		64.16

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

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

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of September 2023), 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	4.87%
3rd Segment Rate	5.59%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of September 2023), without regard to interest rate stabilization.
1st Segment Rate	3.62%
2nd Segment Rate	4.46%
3rd Segment Rate	4.52%
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	Retirement Lumpsum – 90.00% 10 year Certain and Life Annuity – 5.00% 50% Joint & Survivor – 2.50% 100% Joint & Survivor – 2.50% Termination within 2 years of valuation date Immediate Lumpsum – 90.00% Lumpsum at Age 60 – 7.50% Life Annuity at Age 60 – 2.50% Termination more than 2 years of valuation date Lumpsum at Age 60 – 75.00% Life Annuity at Age 60 – 25.00% Former Wedron and Technisand Employees 100% of all future retirees are assumed to take a straight life benefit.

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Optional Payment Form Interest Rate	Variable by duration: Funding Segment Interest Rates for lumpsum payments 7.00% for Joint and Survivor conversions
Optional Payment Form Mortality	Current IRC section 417(e) table for lump sums UP-84 Mortality for Joint and Survivor conversions
Retirement Age	
Active Participants	See Tables 1 – 4.
Terminated Vested Participants	Age 65
Mortality Rates	
Healthy and Disabled	The 2024 generational mortality tables for annuitants and non-annuitants per §1.430(h)(3)-1(b)
Withdrawal Rates	See Table 5.
Disability Rates	See Tables 6 – 7.
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 \$275,000 and the IRC section 401(a)(17) compensation limit of \$345,000.
Valuation of Plan Assets	Market Value of the Asset
Expected Return on Assets	
2023 Plan Year	6.25%, limited by 5.74%
2024 Plan Year	6.25%, limited by 5.59%
Trust Expenses Included in Target Normal Cost	Expenses included in the target normal cost are set equal to the actual prior year plan expenses.
Actuarial Method	Standard unit credit cost method
Valuation Date	January 1, 2024

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Actuarial Assumptions and Methods

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	8.00%
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) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

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%

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Table 5

Withdrawal Rates

Age	Rate	Age	Rate
20	35.00%	39	12.00%
21	35.00%	40	11.20%
22	33.40%	41	10.40%
23	31.60%	42	9.80%
24	30.02%	43	9.00%
25	28.60%	44	8.40%
26	27.20%	45	7.80%
27	25.60%	46	7.20%
28	24.20%	47	6.80%
29	23.00%	48	6.20%
30	21.60%	49	5.80%
31	20.40%	50	5.40%
32	19.20%	51	5.20%
33	18.00%	52	4.80%
34	17.00%	53	4.60%
35	15.80%	54	4.40%
36	14.80%	55	4.44%
37	13.80%	56+	0.00%
38	13.00%		

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Table 6

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 7

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

Schedule SB Attachment (Form 5500) –2024 Plan Year
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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 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.

Effective January 1, 2008, the plan is closed to salaried 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 the sum of (1) plus (2) plus (3) subject to (4):

- (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.

No credited service earned on or after January 1, 2019 shall be included and salary is frozen as of December 31, 2018.

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

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.

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 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:

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

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 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 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

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	\$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

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 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 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

Effective April 15, 2017, the plan is closed to rehires and transfers.

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
1/1/1998 – 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.
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 – 12/31/2002	\$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

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

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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.

Late Retirement

Eligibility

Retirement after normal retirement age

Benefit

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

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In-Service Benefit

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

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

Vested Termination

Eligibility Five years of vesting service

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

Disability

Eligibility Fifteen years of 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

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

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.

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

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.

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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 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.

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.

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

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.

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) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

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.

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

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.

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.

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

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 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

Effective April 15, 2017, the plan is closed to rehires and transfers and is closed to new entrants effective November 1, 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 – 12/31/2009	\$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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Covia Holdings Corporation Pension Plan
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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

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Definitions

Benefit Service

Completed months of service from the later of date of hire or 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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 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Group L – Cleburne Hourly

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

Eligibility for Participation 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

Effective April 15, 2017, the plan is closed to rehires and transfers and is closed to new entrants effective September 1, 2017.

Normal Retirement

Eligibility Age 65 and five years of vesting service

Benefit A monthly amount equal to years of benefit service (maximum of 35) multiplied by the rate from the following 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

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

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

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.
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 M – Kasota Hourly

Effective Date January 1, 1985. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019

Eligibility for Participation 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

Effective April 15, 2017, the plan is closed to rehires and transfers.

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
4/1/1994 – 3/31/1995	\$15.00
4/1/1995 – 12/31/1998	\$16.00
1/1/1999 and after	\$19.00

No credited service earned on after June 1, 2000 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.

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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Covia Holdings Corporation Pension Plan
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Disability

Eligibility No service requirement

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

Surviving Spouse

Eligibility Five years of vesting service

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

Normal Form of Annuity

Without Spouse Single life annuity

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate

Definitions

Benefit Service All service from date of hire. No benefit service may be earned after May 31, 2000.

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

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

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.

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 P – Roff Hourly

Effective Date January 1, 1987. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019

Eligibility for Participation 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

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	\$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.

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

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.

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.

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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 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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 Covia Holdings Corporation Pension Plan
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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 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

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	\$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

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, 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 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

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	\$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

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 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.

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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 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 An employee located at Archbold, Ohio 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 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	\$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 An employee located at Wadsworth, Ohio 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 A monthly amount equal to years of benefit service multiplied by the rate from the following 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

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.

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.

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.

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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 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.

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 An employee located at Belvidere, Illinois 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 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:

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.

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In-Service Benefit

Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement
Benefit	Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

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

Disability

Eligibility	Fifteen years of 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 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 An employee located at Green Mountain, North Carolina 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 A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2005	\$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 An employee located at Hamilton, Washington 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 A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2006 – 12/31/2006	\$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 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.

Participants who retire after age 62 with 30 or more years of service receive the normal retirement benefit without reduction for early commencement.

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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.

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 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 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

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	\$28.00
1/1/2005 – 12/31/2005	\$30.00
1/1/2006 – 12/31/2006	\$31.00
1/1/2007 – 12/31/2007	\$32.50
1/1/2008 – 12/31/2008	\$33.50
1/1/2009 – 12/31/2009	\$35.50
1/1/2010 – 12/31/2010	\$36.00
1/1/2011 – 12/31/2012	\$37.00
1/1/2013 – 12/31/2014	\$37.50
1/1/2015 – 12/31/2015	\$38.00
1/1/2017 and after	\$38.50

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

Early Retirement

Eligibility Age 62 and 10 years of vesting service

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

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Late Retirement

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

In-Service Benefit

Eligibility Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement
Benefit Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

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

Disability

Eligibility Fifteen years of benefit service
Benefit A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

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

Normal Form of Annuity

Without Spouse Single life annuity
With Spouse 50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate

Definitions

Benefit Service

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

Vesting Service

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

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Group BB – Schoolhouse Quartz and Spruce Pine Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement

Eligibility Age 65 and five years of vesting service

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

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

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

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Spruce Pine

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

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

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

Early Retirement

Eligibility

Age 62 and 10 years of vesting service

Benefit

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

Late Retirement

Eligibility

Retirement after normal retirement age

Benefit

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

In-Service Benefit

Eligibility

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

Benefit

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

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

Definitions

Benefit Service	Completed months of service from the later of date of hire or September 6, 1996. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group CC – Voca Plant Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement

Eligibility Age 65 and five years of vesting service

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

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

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

Early Retirement

Eligibility Age 62 and 10 years of vesting service

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

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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	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 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.

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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.

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.

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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

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 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.

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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

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.

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In-Service Benefit

Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement
Benefit	Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

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

Disability

Eligibility	Fifteen years of 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 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	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 Effective January 1, 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 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 – Hephzibath Hourly

Effective Date January 1, 1985. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019

Eligibility for Participation 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

Effective January 1, 2009, the plan is closed to new entrants and to rehires and transfers effective April 15, 2017.

Normal Retirement

Eligibility Age 65 or five years of vesting service

Benefit 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:

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.

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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

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 – Lone Hourly

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

Eligibility for Participation An hourly employee located at Lone, California enters the plan on the January 1 or July 1 after completion of one year of service

Effective April 15, 2017, the plan is closed to rehires and transfers.

Normal Retirement

Eligibility Age 65 and five years of vesting service

Benefit **Labor Grade 1–10**
 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	\$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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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) –2024 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.
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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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Schedule SB Attachment (Form 5500) –2024 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 Date	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

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Covia Holdings Corporation Pension Plan

EIN: 13-2656671 PN: 003

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

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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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 2,080 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) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Wedron Silica Company Hourly Employees’s Pension Plan

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

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

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

Normal Retirement

Eligibility Age 65 or five years of participation, if later

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

Termination Date	Benefit Rate	
	Hired Prior to April 28, 1997	Hired After April 28, 1997
04/21/1987 – 06/08/1991	\$21.00	NA
06/09/1991 – 04/26/1992	\$22.00	NA
04/27/1992 – 04/26/1993	\$22.50	NA
04/27/1993 – 04/23/1994	\$23.00	NA
04/24/1994 – 04/23/1995	\$24.00	NA
04/24/1995 – 04/23/1996	\$24.50	NA
04/24/1996 – 12/31/1996	\$25.00	NA
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) –2024 Plan Year
Covia Holdings Corporation Pension Plan
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No credited service earned on or after January 1, 2013 shall be included.

Early Retirement

Eligibility

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

Benefit

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

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

Late Retirement

Eligibility

Retirement after normal retirement age

Benefit

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

Vested Termination

Eligibility

Five years of vesting service

Benefit

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

Disability

Eligibility

Totally and permanently disabled with four years of vesting service

Benefit

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

Schedule SB Attachment (Form 5500) –2024 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 2,080 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) —2024 Plan Year
Covia Holdings Corporation Pension Plan
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**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) –2024 Plan Year
Covia Holdings Corporation Pension Plan
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Schedule SB, line 24 – Change in Actuarial Assumptions

The funding valuation reflects the following assumption changes:

- The optional payment election probabilities were updated to better reflect future plan experience.
- Termination rates were updated to better reflect future plan experience.

These changes did not reduce the funding shortfall more than the thresholds stated in Internal Revenue Code Section 430(h)(5), so approval of the Commissioner is not required.

Schedule SB Attachment (Form 5500) –2024 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, 2024

Number of Participants										
Attained Age	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										
30-34			2	1						
35-39			3	2	6					
40-44			1	1	14	7				
45-49				5	12	8				
50-54				3	13	17	5	6		
55-59			1	1	8	10	10	15	7	
60-64			2	1	10	11	10	11	9	6
65-69				1	3	2	3	4		6
70+					1					

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Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, line 32 – Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	\$ 13,429,827	January 1, 2023	14	\$ 1,281,780
Shortfall	\$ (1,675,260)	January 1, 2024	15	\$ (152,416)

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
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Schedule SB, line 19 – Discounted Employer Contributions

Year applied for contributions: 2024

Date	Amount	Days to Discount to 1/1/2024 at 5.14%	Interest Adjusted Contribution
April 9, 2024	\$ 484,151	99	\$ 477,631
July 9, 2024	382,220	190	372,403
October 10, 2024	382,220	283	367,690
January 15, 2025	382,220	380	362,836
August 15, 2025	<u>129,005</u>	592	<u>118,949</u>
Total Contribution	\$ 1,759,816		\$ 1,699,509

Schedule SB Attachment (Form 5500) –2024 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	1.78%	1.28	70.39
56	0.87%	0.66	37.21
57	0.88%	0.78	44.53
58	0.94%	0.93	53.69
59	0.93%	0.96	56.67
60	5.48%	6.34	380.62
61	6.37%	7.48	456.03
62	20.01%	24.14	1496.96
63	7.15%	7.69	484.61
64	7.99%	8.70	556.86
65	100.00%	112.42	7307.36
66	100.00%	5.00	330.00
67	100.00%	5.00	335.00
68	100.00%	0.00	0.00
69	100.00%	2.00	138.00
70	100.00%	1.00	70.00
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%	0.00	0.00
76	100.00%	0.00	0.00
77	100.00%	1.00	77.00
Total		185.39	11894.93
Weighted Average			64.16

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Schedule SB, Part V – Summary of Plan Provisions

Group B – Utica Hourly

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

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

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

Normal Retirement

Eligibility Age 65 and five years of vesting service

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

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

Early Retirement

Eligibility Age 55 and 10 years of vesting service

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

Schedule SB Attachment (Form 5500) —2024 Plan Year
Covia Holdings Corporation Pension Plan
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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

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Definitions

Benefit Service	Completed months of service from date of hire. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group C – Unimin Salaried Employees

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

Eligibility for Participation 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.

Effective January 1, 2008, the plan is closed to salaried 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 the sum of (1) plus (2) plus (3) subject to (4):

- (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.

No credited service earned on or after January 1, 2019 shall be included and salary is frozen as of December 31, 2018.

Early Retirement

Eligibility Age 60 and 10 years of vesting service

Benefit A monthly benefit equal to the normal retirement benefit reduced by 5% for each year early retirement precedes age 62.

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Late Retirement

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

In-Service Benefit

Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement
Benefit	Participant may elect to receive the normal retirement benefit while in active service..

Vested Termination

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

Disability

Eligibility	No service requirement
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

Eligibility	Five years of vesting service
Benefit	A monthly benefit payable to the surviving spouse or non-spouse beneficiary, equal to the full value of the accrued benefit, payable immediately without reduction.

Normal Form of Annuity

Without Spouse	Single life annuity
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate

Definitions

Benefit Service

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

Vesting Service

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

Final Average Compensation

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

Compensation

Annual wage of salary excluding bonuses, overtime and commissions.

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Group D – Gore Hourly

Effective Date

January 1, 1977. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019

Eligibility for Participation

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.

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 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:

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

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.

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Late Retirement

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

In-Service Benefit

Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement
Benefit	Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

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

Disability

Eligibility	No service requirement
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

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

Normal Form of Annuity

Without Spouse	Single life annuity
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate

Definitions

Benefit Service

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

Vesting Service

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

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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 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

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	\$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

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 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 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

Effective April 15, 2017, the plan is closed to rehires and transfers.

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
1/1/1998 – 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.
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 – 12/31/2002	\$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

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

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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.

Late Retirement

Eligibility

Retirement after normal retirement age

Benefit

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

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In-Service Benefit

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

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

Vested Termination

Eligibility Five years of vesting service

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

Disability

Eligibility Fifteen years of 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

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

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.

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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 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.

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.

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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.

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.

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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 by 0.5% for each month early retirement precedes normal retirement.

Late Retirement

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

Vested Termination

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

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.

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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 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 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

Effective April 15, 2017, the plan is closed to rehires and transfers and is closed to new entrants effective November 1, 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 – 12/31/2009	\$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

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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 L – Cleburne 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 Cleburne, Texas enters the plan on the January 1 or July 1 after attainment of age 21 and completion of one year of service

Effective April 15, 2017, the plan is closed to rehires and transfers and is closed to new entrants effective September 1, 2017.

Normal Retirement

Eligibility Age 65 and five years of vesting service

Benefit A monthly amount equal to years of benefit service (maximum of 35) multiplied by the rate from the following 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

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

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

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.
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 M – Kasota Hourly

Effective Date January 1, 1985. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019

Eligibility for Participation 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

Effective April 15, 2017, the plan is closed to rehires and transfers.

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
4/1/1994 – 3/31/1995	\$15.00
4/1/1995 – 12/31/1998	\$16.00
1/1/1999 and after	\$19.00

No credited service earned on after June 1, 2000 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.

Vested Termination

Eligibility Five years of vesting service

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

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Disability

Eligibility No service requirement

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

Surviving Spouse

Eligibility Five years of vesting service

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

Normal Form of Annuity

Without Spouse Single life annuity

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate

Definitions

Benefit Service All service from date of hire. No benefit service may be earned after May 31, 2000.

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

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Group O – Spruce Pine Quartz Hourly

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

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

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

Normal Retirement

Eligibility Age 65 and five years of vesting service

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

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

Early Retirement

Eligibility Age 55 and 10 years of vesting service

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

Late Retirement

Eligibility Retirement after normal retirement age

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

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Vested Termination

Eligibility Five years of vesting service

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

Disability

Eligibility Ten years of benefit service

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

Surviving Spouse

Eligibility Five years of vesting service

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

Normal Form of Annuity

Without Spouse Single life annuity

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

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate

Definitions

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

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 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

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	\$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.

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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.

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.

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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 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 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

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	\$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

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, 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 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

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	\$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

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 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.

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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 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 An employee located at Archbold, Ohio 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 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	\$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 An employee located at Wadsworth, Ohio 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 A monthly amount equal to years of benefit service multiplied by the rate from the following 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

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.

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.

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.

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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 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.

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 An employee located at Belvidere, Illinois 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 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:

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.

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In-Service Benefit

Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement
Benefit	Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

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

Disability

Eligibility	Fifteen years of 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 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 An employee located at Green Mountain, North Carolina 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 A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2000 – 12/31/2005	\$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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Covia Holdings Corporation Pension Plan
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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 An employee located at Hamilton, Washington 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 A monthly amount equal to years of benefit service multiplied by the rate from the following table:

Termination Date	Rate
1/1/2006 – 12/31/2006	\$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 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.

Participants who retire after age 62 with 30 or more years of service receive the normal retirement benefit without reduction for early commencement.

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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.

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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Covia Holdings Corporation Pension Plan
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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 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 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

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	\$28.00
1/1/2005 – 12/31/2005	\$30.00
1/1/2006 – 12/31/2006	\$31.00
1/1/2007 – 12/31/2007	\$32.50
1/1/2008 – 12/31/2008	\$33.50
1/1/2009 – 12/31/2009	\$35.50
1/1/2010 – 12/31/2010	\$36.00
1/1/2011 – 12/31/2012	\$37.00
1/1/2013 – 12/31/2014	\$37.50
1/1/2015 – 12/31/2015	\$38.00
1/1/2017 and after	\$38.50

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

Early Retirement

Eligibility Age 62 and 10 years of vesting service

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

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Late Retirement

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

In-Service Benefit

Eligibility	Age 65 and 35 years of benefit service and not subject to a collective bargaining agreement
Benefit	Participant may elect to receive the normal retirement benefit while in active service.

Vested Termination

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

Disability

Eligibility	Fifteen years of benefit service
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced for early commencement.

Surviving Spouse

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

Normal Form of Annuity

Without Spouse	Single life annuity
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

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Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate

Definitions

Benefit Service

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

Vesting Service

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

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Group BB – Schoolhouse Quartz and Spruce Pine Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement

Eligibility Age 65 and five years of vesting service

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

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

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

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Spruce Pine

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

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

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

Early Retirement

Eligibility

Age 62 and 10 years of vesting service

Benefit

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

Late Retirement

Eligibility

Retirement after normal retirement age

Benefit

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

In-Service Benefit

Eligibility

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

Benefit

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

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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 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 the later of date of hire or September 6, 1996. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.

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Group CC – Voca Plant Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement

Eligibility Age 65 and five years of vesting service

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

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

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

Early Retirement

Eligibility Age 62 and 10 years of vesting service

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

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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	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 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.

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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.

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.

Schedule SB Attachment (Form 5500) –2024 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

10-year certain and life annuity

75% joint and survivor annuity

50% joint and survivor annuity

Level income annuity

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate

Definitions

Benefit Service

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

Vesting Service

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

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Group FF – Huntingburg, Troup and Van Horn Hourly

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

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

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

The plan is frozen effective January 1, 2019.

Normal Retirement

Eligibility Age 65 and five years of vesting service

Benefit 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.

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

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

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.

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

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 reduced for early commencement.

Surviving Spouse

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

Normal Form of Annuity

Without Spouse	Single life annuity
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse.

Optional Forms of Annuity

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

Actuarial Equivalence

UP-1984 Mortality Table and 7% interest rate

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Definitions

Benefit Service

Completed months of service from the later of date of hire or September 1, 1999. No credit is given for plan years in which less than 1,000 hours of service is completed, with the exclusion of the years of hire and termination. No benefit service may be earned after December 31, 2018.

Vesting Service

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

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Group GG – McIntyre Hourly

Effective Date	January 1, 1969. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019
Eligibility for Participation	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 Effective January 1, 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 1.2% of final average compensation plus 0.3% of final average compensation in excess of covered compensation, multiplied by years of benefit service, up to a maximum of 35 years.
Early Retirement	
Eligibility	Age 55 and 15 years of vesting service
Benefit	A monthly benefit equal to the normal retirement benefit reduced by 0.25% for each of the first 96 months early retirement precedes normal retirement and 0.4% for the next 24 months.
Late Retirement	
Eligibility	Retirement after normal retirement age
Benefit	The greater of the accrued benefit as of the late retirement date and the accrued benefit as of the normal retirement date actuarially increased to the late retirement date.
Vested Termination	
Eligibility	Five years of vesting service
Benefit	The accrued benefit at the date of termination. Reduced payments may begin any time after eligibility for early retirement based on the same reductions as early retirement from active status.

Schedule SB Attachment (Form 5500) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Disability

Eligibility	Five years of vesting service
Benefit	A monthly benefit payable immediately equal to the accrued benefit reduced actuarially for early commencement.

Surviving Spouse

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

Normal Form of Annuity

Without Spouse	Single life annuity
With Spouse	50% Joint and survivor annuity reduced to be equivalent to the retirement benefit payable for employee's lifetime. Participant receives reduced lifetime benefit and, in event of participant's death, 50% of reduced benefit continues to surviving spouse..

Optional Forms of Annuity

Single life annuity
5-year certain and life annuity
75% joint and survivor annuity
50% joint and survivor annuity
Lump sum (only if the present value of the accrued benefit is \$8,500 or less)

Actuarial Equivalence

UP-1984 Mortality Table and 6% interest rate

Definitions

Benefit Service	One year of benefit service is credited for each calendar year that an employee works at least 1,000 hours.
Vesting Service	A full year of vesting service is earned if the employee works 1,000 or more hours in one plan year.
Final Average Compensation	Average of the highest five consecutive calendar years' compensation out of the last 10 calendar years prior to termination.

Schedule SB Attachment (Form 5500) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Group HH – Hephzibath Hourly

Effective Date January 1, 1985. Amended and restated effective January 1, 2016. Latest amendment dated March 27, 2019

Eligibility for Participation 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

Effective January 1, 2009, the plan is closed to new entrants and to rehires and transfers effective April 15, 2017.

Normal Retirement

Eligibility Age 65 or five years of vesting service

Benefit 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:

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) –2024 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.

Schedule SB Attachment (Form 5500) —2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

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

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) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Group II – Lone Hourly

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

Eligibility for Participation An hourly employee located at Lone, California enters the plan on the January 1 or July 1 after completion of one year of service

Effective April 15, 2017, the plan is closed to rehires and transfers.

Normal Retirement

Eligibility Age 65 and five years of vesting service

Benefit

Labor Grade 1–10

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	\$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

Schedule SB Attachment (Form 5500) –2024 Plan Year

Covia Holdings Corporation Pension Plan

EIN: 13-2656671 PN: 003

Labor Grade 16 and above

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

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

Early Retirement

Eligibility

Age 55 and 10 years of vesting service or age 60

Benefit

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

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

Late Retirement

Eligibility

Retirement after normal retirement age

Benefit

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

Vested Termination

Eligibility

Five years of vesting service

Benefit

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

Disability

Eligibility

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

Benefit

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

Schedule SB Attachment (Form 5500) –2024 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.
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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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Schedule SB Attachment (Form 5500) –2024 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 Date	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

Schedule SB Attachment (Form 5500) –2024 Plan Year

Covia Holdings Corporation Pension Plan

EIN: 13-2656671 PN: 003

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

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) –2024 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 2,080 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) –2024 Plan Year
 Covia Holdings Corporation Pension Plan
 EIN: 13-2656671 PN: 003

Wedron Silica Company Hourly Employees’s Pension Plan

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

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

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

Normal Retirement

Eligibility Age 65 or five years of participation, if later

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

Termination Date	Benefit Rate	
	Hired Prior to April 28, 1997	Hired After April 28, 1997
04/21/1987 – 06/08/1991	\$21.00	NA
06/09/1991 – 04/26/1992	\$22.00	NA
04/27/1992 – 04/26/1993	\$22.50	NA
04/27/1993 – 04/23/1994	\$23.00	NA
04/24/1994 – 04/23/1995	\$24.00	NA
04/24/1995 – 04/23/1996	\$24.50	NA
04/24/1996 – 12/31/1996	\$25.00	NA
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) –2024 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) –2024 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 2,080 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) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

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

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

Plan Name	COVIA HOLDINGS CORPORATION PENSION PLAN
Plan Sponsor EIN	13-2656671
ERISA Plan No.	003
Plan Year End	12/31/2024

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) –2024 Plan Year
Covia Holdings Corporation Pension Plan
EIN: 13-2656671 PN: 003

Schedule SB, line 32 – Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	\$ 13,429,827	January 1, 2023	14	\$ 1,281,780
Shortfall	\$ (1,675,260)	January 1, 2024	15	\$ (152,416)

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Schedule SB, line 24 – Change in Actuarial Assumptions

The funding valuation reflects the following assumption changes:

- The optional payment election probabilities were updated to better reflect future plan experience.
- Termination rates were updated to better reflect future plan experience.

These changes did not reduce the funding shortfall more than the thresholds stated in Internal Revenue Code Section 430(h)(5), so approval of the Commissioner is not required.