

Summary Annual Report

for

Greater St. Louis Construction Laborers
Welfare Fund

This is a summary of the annual report for the Greater St. Louis Construction Laborers Welfare Fund, (Employer Identification No. 43-0688695, Plan No. 501) for the period July 1, 2024 to June 30, 2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Board of Trustees of Greater St. Louis has committed itself to pay the following types of claims incurred under the terms of the plan.

All medical, dental, prescription drug, and vision claims

INSURANCE INFORMATION

The plan has contracts with The Union Labor Life Insurance Company, The Union Labor Life Insurance Company, The Union Labor Life Insurance Company, The Union Labor Life Insurance Company, United Behavioral Health DBA Optum, and Anthem Blue Cross and Blue Shield to pay the following types of claims incurred under the terms of the plan.

All Death Benefits claims

The total premiums paid for the plan year beginning July 1, 2024 and ending June 30, 2025 were \$2,054,692.

The value of plan assets, after subtracting liabilities of the plan, was \$106,853,060 as of June 30, 2025 compare to \$97,643,987 as of July 1, 2024. During the plan year the plan experienced an increase in its assets of \$9,209,073. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of \$73,218,519. This income included employer contributions of \$60,829,675, employee contributions of \$64,850, realized losses of \$301,068 from the sale of assets and earnings from investments of \$8,181,642. Plan expenses were \$64,009,446. These expenses included \$7,304,025 in administrative expenses and \$56,705,421 in benefits paid to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment;
3. Transactions in excess of 5 percent of the plan assets; and
4. Insurance information including sales commissions paid by insurance carriers.
5. Information regarding any common or collective trust, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of

Plan Administrator
2357 59th Street
St. Louis, MO 63110
314-644-2777

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Plan Administrator
2357 59th Street
St. Louis, MO 63110

and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

PAPERWORK REDUCTION ACT STATEMENT

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to the collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040

OMB Control Number 1210-0040 (expires 03/31/2026)