In order to apply for a Mortgage Assistance Benefit, you must demonstrate your eligibility for a Strike or Lockout Grant. This includes (i) being a member of an organized labor union (as defined by the U.S. Census Bureau) of the United States Armed Forces and (ii) your primary residence is located in a county that was financially impacted by a federal natural disaster event(s) that took place during the 12-month period prior to the date you submit your application for a Disaster Relief Grant. In order to receive a Mortgage Assistance Benefit, you will receive an interest-free loan that will cover up to three (3) months of Union Plus Mortgage payments. The initial payment assistance loan will cover up to three (3) months of Union Plus Mortgage payments, and you can renew your eligibility after three (3) months to become eligible for three (3) additional months of payments. The maximum number of monthly Union Plus Mortgage payments that can be paid through a Mortgage Assistance Benefit is six (6) months.

If you are determined to be eligible for a Veteran’s Grant, (i) you must be a member of the United States Armed Forces and (iii) you must submit your application for a Veteran’s Grant within twelve (12) months of your discharge from the Armed Forces. If you or your eligible cosigner are veterans of the United States Armed Forces, you must clearly show “Discharge”, “Release from Active Duty” or “Retirement”. It is only necessary for either you or your cosigner to provide a DD-214 in order to demonstrate eligibility for a Veteran’s Grant. If both you and your cosigner are veterans of the United States Armed Forces, only one Veteran’s Grant will be paid.

If you are determined to be eligible for a Veteran’s Grant, you will receive a $1,000 grant paid directly to you. You may receive only one Veteran’s Grant per lifetime. You or your eligible cosigner may not receive a Veteran’s Grant if either you or your eligible cosigner have already received a Veteran’s Grant.

If you are determined to be eligible for a Veteran’s Grant, you must complete the required application and provide documentation to the Plan that you or a member of your household has unreimbursed hospital expenses (i) that are associated with a hospitalization event(s) that took place during the 12-month period prior to the date you submit an application for a Hospital Grant, but at least twelve (12) months after you became a Union Plus Mortgage holder; and (ii) that are equal to at least 10% of your annual income. In order to demonstrate your eligibility for a Hospital Grant, you must provide documentation of your annual income. For example, you may provide your most recent Form W2, Form 1099, income tax statement or pay stubs covering the applicable period. You must also include the applicable hospital and insurance statements that document (i) the charges and costs for the hospitalization (“Hospital Charges”); (ii) the amount of the Hospital Charges that were covered by insurance; and (iii) the amount of Hospital Charges for which the patient was financially responsible.

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If you are determined to be eligible for a Disaster Relief Grant, you must provide documentation of your annual income. For example, you may provide your most recent Form W2, Form 1099, income tax statement or pay stubs covering the applicable period. You must also include the applicable hospital and insurance statements that document (i) the charges and costs for the hospitalization (“Hospital Charges”); (ii) the amount of the Hospital Charges that were covered by insurance; and (iii) the amount of Hospital Charges for which the patient was financially responsible.

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If you are determined to be eligible for a Disaster Relief Grant, you must provide documentation of the “Incident Period” date(s) listed in the FEMA Disaster Declaration. This information must include (but is not limited to): (i) the address of your primary residence; (ii) the county or parish of your residence; (iii) if applicable, an alternative mailing address; (iv) your phone number(s); (v) your loan number.

If you are determined to be eligible for a Disaster Relief Grant, you must provide documentation of your annual income. For example, you may provide your most recent Form W2, Form 1099, income tax statement or pay stubs covering the applicable period. You must also include the applicable hospital and insurance statements that document (i) the charges and costs for the hospitalization (“Hospital Charges”); (ii) the amount of the Hospital Charges that were covered by insurance; and (iii) the amount of Hospital Charges for which the patient was financially responsible.

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If you are determined to be eligible for a Disaster Relief Grant, you will receive a $500 grant paid directly to you. You may receive only one Disaster Relief Grant per lifetime.

6) Plan Sponsor — The Board of Trustees serves as the Plan Sponsor of the Plan. The Board of Trustees can be contacted at Board of Trustees, AFL-CIO Mutual Benefit Plan, c/o Union Privilege, 1100 First Street NE, Suite #850, Washington, DC 20002, 202-293-5330.

7) Identification Number — The AFL-CIO has been assigned EIN 530228172 by the IRS. The Plan Number is 501.

8) Type of Plan — The Mutual Benefit Plan is an employee welfare benefit that makes available certain benefits to qualified individuals.

9) Plan Administrator — The Trustees of the Plan serve as the administrator of the Plan. The Trustees have delegated certain day-to-day administrative responsibilities to Union Privilege (“UP”). If you would like to contact the Board of Trustees or UP regarding the Plan, please write to UP at 1100 First Street NE, Suite #850, Washington, DC 20002, 202-293-5330.

10) Service of Process — The persons designated as agent for service of legal process is UP 1100 First Street, Suite #850, Washington, DC 20002. Service of legal process may also be made upon a Plan Trustee or the Board of Trustees.

11) Trustees — The Plan is administered by the Board of Trustees of the Plan. The individual Trustees on the Board of Trustees are: Ms. Judy Hall, Mr. Harry Horne, Mr. Greg Hamblet, Mr. Kevin Stringer, Mr. Donald Wharton, Mr. Paul Whitehead and Mr. James Williams. The composition of the Board of Trustees may change from time to time, and all correspondence to the Trustees should be directed care of UP at the address listed in paragraph 9.

12) Termination of Coverage & Loss of Eligibility — The AFL-CIO may terminate or amend the eligibility rules for the Plan or the Program at any time in its discretion. The Trustees may establish whatever rules are necessary for the administration of the Program, and have the right to discontinue benefits under the Program at their discretion. Failure to provide complete and accurate information on any application may result in a loss of eligibility.

13) Contributions — Mortgage Assistance Benefits are provided from assets that accumulate based on contributions made by the lenders for Union Plus Mortgage.

14) Funding Medium — Program benefits are provided through assets held in trust by the AFL-CIO Mutual Benefit Fund.

15) Plan Year — The Plan’s fiscal year ends December 31.

16) Submitting a Claim — You may apply for Program benefits electronically at unionplus.org/assistance. Documentation to support all claims should be mailed separately to UP at 1100 First Street NE, Suite #850, Washington, DC 20002. If you do not have a computer, call 1-800-472-2005 and request an application by mail.

17) Claim Determinations — The Plan will send you a notice of its determination regarding your application for benefits within 90 days after the date all the materials necessary to process the claim are received. If circumstances require an extension of time, the Plan will provide you a notice explaining why an extension of time is needed and the expected decision date. In no event will the extension exceed a period of 90 days. If the Plan denies your claim, you will be sent a written notice explaining why. You have the right to appeal a denial of your claim with the Plan’s Board of Trustees within 60 days from receipt of the denial notice. Your appeal must be in writing and must be sent to the Trustees care of the address in Paragraph 9. On appeal, you will have the right (a) to submit information relating to your claim for benefits; and (b) upon request, to have reasonable access to, and free copies of, all information relevant to your claim for benefits. In making a decision on an appeal, the Trustees will review and consider all information without regard to whether such information was submitted or considered in the initial claim determination. The Trustees will normally make a decision within 60 days following receipt of an appeal, but if special circumstances exist, the Trustees may require an extension of time up to 60 days. If an extension is needed, you will be notified of the special circumstances that require an extension and the expected decision date. If the extension is due to your failure to provide information necessary to decide the appeal, the extended period of time shall be tolled until you provide the additional information. The Trustees will send you a notice of the decision on your appeal (whether approved or denied). If the Board of Trustees denies your appeal, the notice will provide (a) the specific reason or reasons for the denial; (b) references to the Plan provisions on which the denial is based; (c) a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits; and (d) a statement of your right to bring action under Section 502(a) of ERISA.

The Board of Trustees has the power and sole discretion to interpret, apply, and construe the provisions of the Plan and make all factual determinations regarding the construction, interpretation and application of the Plan. The decision of the Board of Trustees is final and binding.

If your claim is denied, in whole or in part, you are not required to appeal the decision. However, if you must exhaust your administrative remedies by appealing the denial before you have the right to bring an action in state or Federal court. Failure to exhaust these administrative remedies will result in the loss of your right to file suit, as described in Paragraph 18.

18) Statement of ERISA Rights — As a participant in the AFL-CIO Mutual Benefit Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). ERISA provides that all Plan participants shall be entitled to:

*Examine, without charge, at the Plan Administrator’s office, all documents governing the Plan and a copy of the latest annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

*Receive a summary of the Plan’s annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

In addition to creating rights for Plan participants ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you, or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

If your claim for a welfare benefit is denied in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file a suit in a Federal court. In some cases, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits, which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. If it should happen that Plan fiduciaries misuse the plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or your or your union’s legal counsel. If the court deems the charges to be well-founded, it may require the Plan Administrator to provide the materials and pay you up to $1000 a day until you receive the materials, unless you are not able to sue because of reasons beyond the control of the administrator or if you have a claim for benefits, which is denied or ignored, and you lose, the court may order you to pay these costs and fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds you claim frivolous.

If you have questions about your Plan, you should contact the Plan Administrator. If you have questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in the telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue NW, Suite N-1515, Washington, DC 20210. You may obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.