**Your Rights and Responsibilities under ERISA by calling the Publications Office of the Plan Administrator at 1-800-303-1399.** You may obtain certain publications about the Employee Retirement Income Security Act of 1974 (ERISA) by calling the Publications Office of the Plan Administrator at 1-800-303-1399.

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 are responsible for the operation of the Plan, a duty to do so in prudence and in the interest 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 may file a suit in a federal court. In such a case, 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 a benefit that is denied in whole or in part, you have a right to know why this was done, to obtain copies of documents governing the operation of the Plan, and at no charge, a statement of the assets and liabilities 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 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.

In 2018 Summary Annual Report for AFL-CIO Mutual Benefit Plan

This is a summary of the annual report for the AFL-CIO MUTUAL BENEFIT PLAN (Employer Identification No. 53-0228172, Plan No. 501), for the period January 1, 2018 to December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was $3,684,376 as of December 31, 2018, compared to $3,527,790 as of January 1, 2018. During the plan year the plan experienced a decrease in its net assets of $484,144. This decrease includes unallocated appreciation or depreciation in the value of plan assets; that is, the difference between the plan's income and its expenses; and other items. If you have a claim for a welfare benefit that is denied in whole or in part, you may file a suit in a federal court.

Plan expenses were $1,072,031. These expenses included $628,406 in administrative expenses and $443,625 in benefits paid to participants and beneficiaries.

### YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the annual report, or any part thereof, on request.

### Plan Items Listed Below

1. An accountant's report;
2. Assets held for investment;
3. Loans or other obligations in default or classified as uncollectible;
4. Transactions in excess of 5% of plan assets;
5. Insurance information including sales commissions paid by insurance carriers;
6. Financial information and information on payments to service providers; and
7. Transactions in excess of 5% of plan assets.

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

- **The Fund c/o Union Privilege 1100 First Street NE Suite 850 Washington, DC 20002**
- **The U.S. Department of Labor, 200 Constitution Avenue NW Suite N-1511 Washington, DC 20210**

The Plan Administrator has been required to provide the information described above to the Plan participants and beneficiaries under the Employee Retirement Income Security Act of 1974 (ERISA). If you have a claim for a welfare benefit that is denied in whole or in part, you may file a suit in a federal court.
4) Strike Grants – To qualify for a Strike Grant, you must complete the required application and demonstrate to the Plan that you or the joint-owner or authorized user of your Union Plus or Teamster Privilege Credit Card account: (i) you became unemployed due to a strike or lockout initiated by a Union Plus or Teamster Privilege Credit Cardholder; and (ii) that are equal to 10% of your annual income. You must provide documentation of the date you became unemployed and multiple Union Plus or Teamster Privilege Credit Card accounts, you may only receive one Strike Grant under the CAP for any unique hospitalization event.

5) Furlough Grants – To qualify for a Furlough Grant, you must complete the required application and document to the Plan that you or a member, your household had unanticipated hospital expenses: (i) that are associated with a hospitalization event(s) that took place during the 12-month period prior to the date that you submit an application for a Furlough Grant; (ii) that strike or lockout initiated by a Union Plus or Teamster Privilege Credit Cardholder; and (iii) that equal to 10% of your annual income. You must provide documentation of the date you became unanticipated hospital expenses. If you are determined to be eligible for a Furlough Grant, you may only receive one Furlough Grant under the CAP for any unique strike loss.

6) Disaster Relief Grant – To qualify for a Disaster Relief Grant, you must complete the required application and demonstrate to the Plan: (i) that you or a Union Plus or Teamster Privilege Cardholder was furloughed or directed to work without pay, including but not limited to (a) a notice from your employer of the furlough or a period of work without pay; and (b) proof that the furlough or period of work without pay was at least 30 consecutive days; (ii) that the furlough or period of work without pay must have started at least three (3) months after you became a Union Plus or Teamster Privilege Credit Cardholder; and (iii) that your primary residence was affected by a disaster that was declared by the Federal Emergency Management Agency (FEMA) Disaster Declaration; and (iii) have your primary residence in a county or parish affected by a natural disaster listed in a FEMA Disaster Declaration. You may only receive one Furlough Grant under the CAP for each Union Plus or Teamster Privilege Credit Card account. If you have multiple Union Plus or Teamster Privilege Credit Card accounts, you may only receive one Furlough Grant under the CAP for any unique hospitalization event. If you qualify, the Plan will pay a $300 Furlough Grant directly to you. You may only receive one Strike Grant under the CAP for any unique hospitalization event.

7) Job Loss Grant – To qualify for a Job Loss Grant, you must complete the required application and provide documentation to the Plan that you or the joint-owner or authorized user of your Union Plus or Teamster Privilege Credit Card account: (i) that you became unemployed due to a strike or lockout initiated by a Union Plus or Teamster Privilege Credit Cardholder; and (ii) that are equal to 10% of your annual income. You must provide documentation of the date you became unemployed and multiple Union Plus or Teamster Privilege Credit Card accounts, you may only receive one Job Loss Grant under the CAP for each Union Plus or Teamster Privilege Credit Card account. If you have multiple Union Plus or Teamster Privilege Credit Card accounts, you may only receive one Job Loss Grant under the CAP for any unique hospitalization event.

8) 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 Fund, Suite #850, Washington, DC 20002, 202-293-5330.

9) Identification Number – The AFL-CIO has been assigned an EIN 53-0228172 by the IRS. The Plan’s Number is 501.

10) Type of Plan – This Mutual Benefit Plan is an employee welfare benefit plan that provides various benefits to qualified individuals.

11) Plan Administrator – The Trustees of the Plan serve as the administrator of the Plan. The Trustees have delegated certain day-to-day operational responsibilities of the Plan to selected third-party agents relating to “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. Service of legal process may also be made upon a Plan Trustee at the Plan’s address.

12) Process of Services – The persons designated as agent for service of legal process is UP, 1100 First Street NE, Suite #850, Washington, DC 20002. Service of legal process may also be made upon a Plan Trustee at the Plan’s address.

13) Trustees – The Plan is administered by the Board of Trustees of the Plan. The individual Trustees on the Board of Trustees are: Ms. Judy Hais, Ms. Kerry Kopf, Mr. Greg Hamblet, Mr. Kevin Stogen, 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 Mutual Benefit Fund, Suite #850, Washington, DC 20002, 202-293-5330. The persons designated as agent for service of legal process is UP, 1100 First Street NE, Suite #850, Washington, DC 20002. Service of legal process may also be made upon a Plan Trustee at the Plan’s address.

14) 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 various rules that are necessary for the administration of the Plan and have the right to discontinue benefits under the Program at their discretion. Failure to provide complete and accurate information on any application will result in a loss of eligibility.

15) Contributions – The Union Plus Credit Card Assistance Program benefits are provided through assets held in trust by the AFL-CIO Mutual Benefit Fund.

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

17) Plan Year – The Plan’s fiscal year ends December 31.

18) Submitting a Claim – You can apply for Program benefits electronically at unionplus.org/assistance. Demonstrate to program eligibility should you have a Union Plus Credit Card account. If you do not have a computer, call 1-800-472-2005 and request an application by mail.

19) Claim Determinations – The Plan will send you a notice of its determination that granting benefits is within the Plan’s discretion. 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 maximum of 60 days from the date the Plan received a claim, you will be sent a written notice explaining why. You have the right to appeal a denial of your claim. If the Board of Trustees denies your claim, you may appeal in writing to the Trustees care of the address in Paragraph 8. On appeal, you may have access to an independent reviewer, but you may not have to be represented 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 its determination, the Plan will consider all relevant information provided by you or on your behalf, and all information without regard to whether such information was submitted or considered in the initial claim determination. The Trustees will notify you in writing of their decision on your appeal, and will send you a statement that you are entitled to receive, upon request and free of charge, a statement describing the reasons for the final decision, 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 Trustees will send you a notice of the decision on your appeal, (a) whether the review was granted or denied; (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, a statement describing the reasons for the final decision, 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 Trustees will provide you a notice explaining why an extension of time is needed and the expected decision date. If the extension is due to your failure to provide information necessary to decide the appeal, the period of time shall be tolled until you provide the additional information.

20) Statement of ERISA Rights – As a participant in the AFL-CIO Mutual Benefit Plan, you are entitled to certain rights and protections under ERISA. You can receive a copy of the summary plan description of the Plan, which describes your rights and protections under ERISA. You can also request and receive a copy of, all information relevant to your claim for benefits, 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.