To qualify for a Disability Grant, you must send the Cardholder Assistance Program ("CAP" or "Program") a program of 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 $34,684,376 as of December 31, 2018, compared to $35,527,790 as of January 1, 2018. During the plan year the plan experienced a decrease in its net assets of $843,414. This decrease includes unamortized actuarial assumptions and 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 $228,617.

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 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. Loans or other obligations in default or classified as uncollectible;
4. Transactions in excess of 5 percent of the 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
  1010 First Street NE
  Suite 850
  Washington, DC 20002

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:

The Fund c/o Union Privilege
1100 First Street NE
Suite 850
Washington, DC 20002

As a plan participant, 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. Loans or other obligations in default or classified as uncollectible;
4. Transactions in excess of 5 percent of the 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

Please note that the Huntington Bank is required by law to furnish each participant with a copy of this summary annual report.

**Summary Plan Description**

Union Plus Cardholder Assistance Program of the AFL-CIO Mutual Benefit Plan

1) **General Eligibility** – The Cardholder Assistance Program ("CAP" or "Program") is one of a number of benefit programs offered through the AFL-CIO Mutual Benefit Plan or "Plan." The CAP provides grants to individuals that: (i) are a Union Plus or Teamster Privilege Cardholder in good standing at the time of a qualifying event, and (ii) have been a Union Plus or Teamster Privilege Credit Cardholder for at least three (3) consecutive months (a "Participant"); and (ii) meet the specific qualifying criteria described below.

2) **Eligibility** – To qualify for a Disability Grant, you must meet the required application and documentation. For a Disability Grant, lost 25 percent or more of your monthly income due to an involuntary job loss or a layoff (but not a strike or lockout) for at least 90 consecutive days within the 12-month period prior to the date that you submit an application for a Disability Grant; (ii) has, within the 12 months prior to your application for a Disability Grant, lost 25 percent or more of your monthly income due to a strike or lockout for a minimum of 90 consecutive days (the “disability income loss”); and (ii) in that the illness or disability that caused the period of unemployment began at least 3 months after you became a Union Plus or Teamster Privilege Credit Cardholder.

You must provide proof of the disability income loss for the period of unemployment. You must provide proof of the disability income loss for the period of unemployment and proof of income before and after the date of illness or disability.

If you qualify, the Plan will pay you a Disability Grant of 60% of the difference between average monthly disability income loss, up to a maximum of $2,700. The minimum Disability Grant is $1,600. All grants will be prorated and paid to the nearest $100.

You must provide a Disability 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 can only receive one Disability Grant for any unique illness or disability event.

3) **Job Loss Grants** – To qualify for a Job Loss Grant, you must meet the required application and documentation to the Plan and who have been a Union Plus or Teamster Privilege Credit Cardholder for at least 90 consecutive days within the 12-month period prior to the date that you submit an application for a Job Loss Grant (the "job loss") and that the job loss occurred at least 3 months before you became a Union Plus or Teamster Privilege Credit Cardholder.

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

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:

The Fund c/o Union Privilege
1100 First Street NE
Suite 850
Washington, DC 20002

and at the U.S. Department of Labor in Washington, D.C. or in 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, DC 20210

Union Plus Card Credit Cards are issued by Capital One, N.A. pursuant to a directive from the Plan Administrator. You may obtain certain publications about 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 force you to otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

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 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 welfare benefit 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.

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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.

With respect to your Plan, the people who operate your Plan, called “fiduciaries,” 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 force you to otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

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You must provide documentation of the date you became unemployed and copies of two dated unemployment insurance statements or other documentation showing a minimum of 30 consecutive days of unemployment.

If you qualify, the Plan will pay you a $300 Job Loss Grant directly to you. You may only receive one Job Loss Grant under the CAP for any unique job loss.

4) Strike Grants – To qualify for a Strike Grant, you must complete the required application and demonstrate to the Plan that you or a joint-owner or authorized user of your 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 Strike Grant under the CAP for any unique strike loss.

If you qualify, the Plan will pay you a $300 Strike Grant directly to you. You may only receive one Strike Grant under the CAP for any unique strike loss.

5) Hospital Grants – To qualify for a Hospital Grant, you must complete the required application and demonstrate to the Plan that you or a joint-owner or authorized user of your 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 Hospital Grant under the CAP for any unique hospitalization event.

6) Disaster Relief Grant – To qualify for a Disaster Relief Grant, you must complete the required application and provide documentation to the Plan that you or a joint-owner or authorized user of your 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 Disaster Relief Grant under the CAP for any unique strike loss.

7) Furlough Grants – To qualify for a Furlough Grant, you must complete the required application and demonstrate to the Plan that you or a joint-owner or authorized user of your 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 strike loss.

8) Plan Sponsor – To be eligible for a Strike Grant, you must complete the required application and provide documentation to the Plan that you or a joint-owner or authorized user of your 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 Strike Grant under the CAP for any unique strike loss.

9) Identification Number – The AFL-CIO has assigned EIN 53-0228172 to the IRS. The Plan Number is 501.

10) Type of Plan – The Plan is an Employee Welfare Benefit Plan, and all correspondence to the Trustees should be directed care of UP at 1100 First Street NE, Suite #850, Washington, DC 20002, 202-293-5330. AFL-CIO Mutual Benefit Fund.

11) 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 UP relating to you. 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.

12) Service of Process – Any person designated as agent for service of legal process is UP, 1100 First Street NE, Suite #850, Washington, DC 20002, 202-293-5330. Legal process may also be served at a Plan Trustee’s residence at care of the Trustees care of the address in Paragraph 8. On appeal, the Trustees may establish whatever rules are necessary for the administration of the Program and have the right to discount benefits under the Program at their discretion. Failure to provide complete and accurate information on any application for benefits shall be cause for denial.

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 Hair, Ms. Kenny Korpi, Mr. Greg Hamblett, Mr. Kevin Stogner, 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 1100 First Street NE, Suite #850, Washington, DC 20002, 202-293-5330.

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 whatever rules are necessary for the administration of the Program and have the right to discount benefits under the Program at their discretion. Failure to provide complete and accurate information on any application for benefits shall be cause for denial.

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. Documentation to demonstrate eligibility 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.

19) Claim Determinations – The Plan will send you a notice of its determination regarding your request for benefits within 90 days. If you request 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 total of 90 days. If you are not satisfied with the final determination of the denial, you may appeal the denial as described in Paragraph 20. If the Plan determines that you are entitled to receive benefits, it will provide a written notice explaining why, the amount of your benefit, and the effective date of the benefit. 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.

* Examine, without charge, at the Plan Administrator’s office, all documents pertaining to your claim, you will be sent a notice of your right to bring action under Section 502(a) of ERISA. 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 exhaust your Plan Administrator’s administrative appeal 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 may result in the loss of your right to sue, as described in Paragraph 20.

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. The Plan Administrator shall be entitled to provide you a statement of these rights 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