



MEMORANDUM

TO: Eligible employees and current participants of The Michelson Realty Company L.L.C. Group Health Insurance Plan

DATE: September 27, 2024

FROM: Mike Casey

SUBJECT: The Michelson Organization Group Health Insurance plan

Attached is the Summary Annual Report for The Michelson Realty Company L.L.C. Group Health Insurance plan. If you have any questions regarding this, please don't hesitate to contact me.

SUMMARY ANNUAL REPORT FOR MICHELSON REALTY COMPANY L.L.C. WRAP PLAN

This is a summary of the annual report of the MICHELSON REALTY COMPANY L.L.C. WRAP PLAN, a health, life insurance, dental, vision and long-term disability plan (Employer Identification Number 02-0677900, Plan Number 501), for the plan year 07/01/2022 through 06/30/2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has insurance contracts with THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, PRINCIPAL LIFE INSURANCE COMPANY, Cigna Health and Life Insurance Company and LIFE INSURANCE COMPANY OF NORTH AMERICA to pay certain Long-term disability, Health, Dental, Vision, Life insurance, Additional life claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2023 were \$1,909,423.

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. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Michael E. Casey, who is a representative of the plan administrator, at 7701 FORSYTH BOULEVARD - SUITE 900, ST. LOUIS, MO 63105-1813 and phone number, 314-862-7080.

You also have the legally protected right to examine the annual report at the main office of the plan: 7701 FORSYTH BOULEVARD - SUITE 900, ST. LOUIS, MO 63105-1813, 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: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.