

SUMMARY ANNUAL REPORT
FOR COOK GROUP HEALTH PLAN

This is a summary of the annual report of the COOK GROUP INCORPORATED – COOK GROUP HEALTH PLAN, EIN 35-1084188, Plan No. 501, for the period January 1, 2022 through December 31, 2022. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Cook Group Incorporated has committed itself to pay certain medical, dental and vision claims as incurred under the terms of the plan.

Insurance Information

The plan has a contract with SUN LIFE ASSURANCE COMPANY OF CANADA to pay certain claims incurred under the terms of the plan that exceed certain pre-established limits. The total premiums paid for the plan year ending December 31, 2022 were \$4,011,231.

Basic Financial Statement

Benefits under the plan are provided through the above noted insurance policy and a tax-exempt trust fund that holds this plan's assets.

The value of plan assets, after subtracting liabilities of the plan, was \$333,047 as of December 31, 2022, compared to (\$5,894,090) as of January 1, 2022. During the plan year the plan experienced an increase in its net assets of \$6,227,137. The plan had total income of \$123,361,194 including, employer contributions of \$99,092,128, participant contributions of \$17,281,256, earnings from investments of \$1,185, and other income from refunds and rebates of \$6,986,625.

Plan expenses were \$117,134,057. These expenses include \$107,831,175 in benefits paid to participants and beneficiaries, \$4,011,232 to insurance carriers for the provision of benefits, and \$5,291,650 in administrative expenses.

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. Financial information and information on payments to service providers
3. Assets held for investment
4. 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 COOK GROUP INCORPORATED, P. O. BOX 1608, BLOOMINGTON, IN 47402-1608, (812)-331-1025.

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.

You also have the legally protected right to examine the annual report at the main office of the plan (COOK GROUP INCORPORATED, 750 DANIELS WAY, BLOOMINGTON, IN 47401) 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.