HOPE GAS PENSION PLAN

SUMMARY PLAN DESCRIPTION

FORMER GAS PLAN SUPPLEMENT

FOR

EMPLOYEES REPRESENTED

BY

THE UNITED GAS WORKERS' UNION,

LOCAL 69,

UWUA, AFL-CIO

Effective January 1, 2026

History and Introduction

This Hope Gas Pension Plan Summary Plan Description Former Gas Plan Supplement (the "**Former Gas Plan Supplement**"), along with the Hope Gas Pension Plan Summary Plan Description and the Additional Information Summary Plan Description for Employees Represented by The United Gas Workers' Union, Local 69, UWUA, AFL-CIO (the "**Additional Information SPD**"), collectively form the Summary Plan Description for the Hope Gas Pension Plan (the "**Pension Plan**").

If your date of employment for purposes of the Pension Plan was before January 1, 2003, and you were a participant in the Pension Plan of CNG Transmission Corporation and Hope Gas, Inc. for Employees Represented by the United Gas Workers Union, Local No. 69, Division II, Utility Workers Union of America, AFL-CIO, you are referred to under the Pension Plan as a "**Former Gas Plan Participant,**" and this Former Gas Plan Supplement may be applicable to your Pension Plan benefits.

The Pension Plan is an amendment and restatement of the Dominion Energy West Virginia Union Pension Plan. This amendment and restatement is effective August 31, 2022 (the "**Restatement Effective Date**").

- As of the Restatement Effective Date, the sponsor of the Pension Plan is Hope Gas, Inc. (the "**Company**"). Immediately prior to the Restatement Effective Date, the sponsor of the Pension Plan was Dominion Energy, Inc. ("**Dominion**").

- All benefits, rights and features of the Pension Plan as in effect immediately prior to the Restatement Effective Date, including benefits for Former Gas Plan Participants, continued in effect as of the Restatement Effective Date.

- If you were a participant in the Pension Plan immediately prior to the Restatement Effective Date, you continued to be a participant as of the Restatement Effective Date, and your participation, Credited Service and benefit accrual, including any benefits as a Former Gas Plan Participant, were unchanged by the restatement.

Certain provisions and benefits that may be applicable to you as a Former Gas Plan Participant are described in this Former Gas Plan Supplement. Specifically, if you are a Former Gas Plan Participant, the Former Gas Plan Supplement describes your "**Part A**" benefit under the Pension Plan, and the Hope Gas Pension Plan Summary Plan Description (referred to in this document as the "**Summary Plan Description for Part B Benefits**") describes your "**Part B**" **Benefit**. Also, some of the capitalized terms used in this Former Gas Plan Supplement have the meaning given in the **Summary Plan Description for Part B Benefits.**

It is important for you to read <u>all</u> three components of the SPD to be fully informed of your benefits. To the extent any information contained in the SPD or any information you receive orally is inconsistent with the official Pension Plan documents, the provisions set forth in the Pension Plan documents will govern.

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I. Participation

The Pension Plan provides retirement benefits to eligible union employees of the Company. An eligible union employee is an employee of the Company in a job classification represented for collective bargaining purposes by the United Gas Workers' Union, Local 69, Utility Workers Union of America, AFL-CIO (referred to in this document as the "**Union**").

If you are a Former Gas Plan Participant, then for purposes of the Pension Plan, your participation as a participant in the Pension Plan began prior to January 1, 2003.

II. Calculating Your Benefit

Your Pension Plan benefit is calculated using a formula based on your:

- Age at retirement
- Final average earnings
- Estimated Social Security benefit
- Credited service prior to January 1, 2003; AND
- Credited service on and after January 1, 2003.

Compensation for Years Prior to January 1, 2003

For purposes of the Pension Plan, your **"Compensation"** for years prior to January 1, 2003 means your base pay, including any pre-tax contributions you made for benefits. The following items are also considered Compensation for this period:

- Commissions paid under the established wage system
- Wages and salary paid during authorized absence from work
- Amounts paid in lieu of time off for a "paid" holiday
- Extra pay in lieu of vacation while employee status is retained
- Pay in lieu of notice of lay-off, limited to the period, if any, during which employee status is retained
- Worker's compensation payments, excluding commuted payments; and
- Disability payments made by the Company

Bonuses, overtime, supplements or other special payments not listed above are not part of your Compensation for purposes of the Pension Plan.

The Internal Revenue Code limits the amount of money that may be considered as Compensation for purposes of the Pension Plan. If these limits affect you, the Plan Administrator will notify you.

Compensation for Years On or After January 1, 2003

Please refer to the Summary Plan Description for Part B Benefits for a description of your Compensation for years on and after January 1, 2003.

Final Average Earnings

Final average earnings are calculated using the average of your 60 highest consecutive months of Compensation during the last 120 months you work prior to retirement. The total is divided by 60 to come up with a final average monthly earnings amount.

Credited Service

Part A Credited Service – Periods Prior to January 1, 2003

Your **Part A Credited Service** is used to determine your Part A benefit. It is measured in months and years. Generally, you have a year of Credited Service for each year of service you completed for purposes of the Pension Plan prior to January 1, 2003. However, any periods of absence from work in excess of 30 consecutive calendar days were not counted unless such an absence was due to a leave for military service or disability.

Part B Credited Service – Periods On and After January 1, 2003

Your **Part B Credited Service** is used to determine your Part B benefit. *Please refer to the Summary Plan Description for Part B Benefits for details on your Credited Service for periods on and after January 1, 2003*.

Maximum Credited Service

In general, the maximum Credited Service, including Part A Credited Service and Part B Credited Service, is 30 years. However, if as of January 1, 2003, you had more than 25 years of Part A Credited Service, you are able to accrue an additional 5 years of Credited Service for service performed through December 31, 2007, even if that total exceeds 30 years. If you have 25 years or less of Part A Credited Service as of January 1, 2003, you are subject to the general maximum of 30 years of Credited Service.

Permanent Supplement

If you were an eligible Union employee for purposes of the Pension Plan on or before December 31, 2002, you are eligible to receive a supplement to your Part A Benefit (the "**Permanent Supplement**"). The Permanent Supplement is expressed in terms of a flat dollar amount that you will receive per month. The flat dollar amount will be $11 per month for each full year or partial year of Part A Credited Service prior to January 1, 2003.

The Permanent Supplement will not be reduced if you elect Early Retirement Benefits. The Permanent Supplement **will be reduced** if you select a form of payment other than a single life annuity when you retire.

For terminated vested participants who retire before their Normal Retirement Date and for surviving spouses of terminated vested participants who receive pre-retirement death benefits before Normal Retirement, the Permanent Supplement will be reduced using the factors in the *Early Retirement Reduction Table for Terminated Vested Employees* (see below).

For surviving spouses of participants who were active employees at the time of their death and who receive pre-retirement death benefits before Normal Retirement, the Permanent Supplement will be reduced using the factors in the *Part A Early Retirement Benefit Reduction* table (see below).

Estimated Social Security Benefit

Your Pension Plan benefit takes your **estimated Social Security benefit** into account, as determined by the Plan Administrator. (During your working years, the Company pays 50% of the tax used to provide your Social Security benefits.) This estimate is based on your Social Security benefit payable starting at age 65 or your actual retirement date, if you retire after age 65. The amount of the estimated Social Security retirement benefit is based on the Social Security Act in effect at the time of your benefit determination and payable beginning at your Normal Retirement Date. The estimate assumes you do not have any earnings after your date of termination. It also assumes that your earnings before you terminated increased each year based on actual changes in the average wage as determined by the Social Security Administration.

The Social Security benefit under the Pension Plan is an *estimate* developed to calculate your Pension Plan benefit. It is *not* your actual Social Security benefit.

III. Normal Retirement Benefit

Normal Retirement Date

Under the Pension Plan, your **Normal Retirement Date** is the first day of the month on or after your 65th birthday.

Normal Retirement Benefit

Your Normal Retirement Benefit is calculated using a formula based on your final average earnings, estimated Social Security benefit and Credited Service. Your Normal Retirement Benefit consists of two parts:

Part A – Benefit for Part A Credited Service (prior to January 1, 2003); and

Part B – Benefit for Part B Credited Service (on and after January 1, 2003*).*

- Please refer to the Summary Plan Description for Part B Benefits for a details on your Part B Benefit.

The Normal Retirement Benefit is:

Part A Normal Retirement Benefit Formula				
1.125%	X	Final Average Earnings	X	Years of Part A Credited Service
		Plus		
		The Permanent Supplement		
$11		X		Years of Part A Credited Service
		Equals		
		Your Part A Normal Retirement Benefit*		
*The amount calculated under the Pension Plan's career average formula as of December 31, 2002 will be used for your benefit if that amount is greater than your benefit calculated using the formula above (before addition of the Permanent Supplement). The Permanent Supplement will be added to the amount calculated under the career average formula.				

Part B Normal Retirement Benefit Formula				
1.8%	X	Final Average Earnings	X	Years of Part B Credited Service (maximum 30 years* when combined with Part A Credited Service)
		Minus		
1.5%	X	Estimated Social Security Benefit	X	Years of Part B Credited Service (maximum 30 years* when combined with Part A Credited Service)
		Equals		
		Your Part B Normal Retirement Benefit		
*See **Maximum Credited Service** above for an exception to the 30-year maximum.				

If you choose to take your Special Retirement Account as an annuity, your Pension Plan benefit will be supplemented by your Special Retirement Account annuity (*Please refer to the Summary Plan Description for Part B Benefits for details on the Special Retirement Account*) as of your Normal Retirement Date.

Normal Retirement Benefit
Part A Normal Retirement Benefit
Plus
Part B Normal Retirement Benefit
Plus
Special Retirement Account Annuity as of Normal Retirement Date
Equals
Your Normal Retirement Benefit

Normal Retirement Example
The following example shows how a monthly Normal Retirement Benefit would be calculated for a 65-year-old employee. Final Average Earnings = $4,000 ($48,000 annually) Part A Credited Service = 15 years Credited Service for Permanent Supplement = 15 years Part B Credited Service = 12 years Estimated Social Security Benefit = $1,250 Special Retirement Account as of Normal Retirement Date = $50
Benefit Calculation ***Part A*** (A) 1.125% X $4,000 X 15 years = $675 (B) Permanent Supplement: $11 X 15 years = $165 (C) $675 + $165 = $840 ***Part B*** (D) 1.8% X $4,000 X 12 years = $864 (E) 1.5% X $1,250 X 12 years = $225 (F) $864 – $225 = $639 (G) Special Retirement Account Annuity = $50 ***Normal Retirement Benefit*** (H) $840 + $639 + $50 = $1,529 per month Your monthly benefit represents Line C + Line F + Line G.

IV. Early Retirement Benefit

Early Retirement Date

You are eligible for Early Retirement Benefits when you reach age 55 with at least three years of Vesting Service, including Vesting Service you earned before 2003 as a Former Gas Plan Participant. You can retire on the first day of any month on or after your 55th birthday. If you retire before you reach age 65, the date you retire will be your **Early Retirement Date.**

Part A Benefit

If you retire before age 62, your benefit will be reduced to account for the fact that you will receive payments over a longer period of time.

The amount of your Part A Early Retirement Benefit is available to you, without reduction, if you retire early—on or after your 62nd birthday. If you retire on or after your 55th birthday and before your 62nd birthday, your Pension Plan benefit will be reduced by:

- 1/4% per month (3% per year) for each month that you receive payments on or after your 60th birthday and before your 62nd birthday and
- 5/12% per month (5% per year) for each month that you receive payments on or after your 55th birthday and before your 60th birthday.

For example, let's assume you retire at age 56 and six months. Your early retirement benefit would be reduced by 23.5%. The reduction is determined by:

- 1/4% per month for 24 months (between ages 60 and 62) = 6%
- 5/12% per month for 42 months (between age 56 and six months and age 60) = 17.5%

Your total early retirement reduction is 23.5% (6% plus 17.5%).

The following table is a partial list of benefit reductions that apply to your Part A Early Retirement Benefit. The reductions vary based on your age in completed years and months.

Part A Early Retirement Benefit Reduction	
Retirement Age	**Benefit Reduction**
62 or older	none
61	3%
60	6%
59	11%
58	16%
57	21%
56	26%
55	31%

The Permanent Supplement to your Part A benefit is <u>not</u> reduced due to Early Retirement.

Supplemental Retirement Allowance

If you retire prior to your 62nd birthday and you were a participant as of December 31, 2002 for purposes of the Pension Plan, you are eligible to receive the **Supplemental Retirement Allowance**. This allowance pays you an additional $440 per month between your Early Retirement Date and the month in which you turn 62.

Part B Benefit

The following table is a partial list of Early Retirement Benefit Reductions that apply to your Part B Early Retirement Benefit. The reductions vary based on your exact age in completed years and months at retirement. *Please refer to the Summary Plan Description for Part B Benefits for additional details on your Part B Early Retirement Benefit.*

Part B Early Retirement Benefit Reduction	
Retirement Age	**Benefit Reduction**
60 or older	none
59	3%
58	6%
57	12%
56	18%
55	24%

If you choose to take your Special Retirement Account as an annuity, your Pension Plan benefit is supplemented by your Special Retirement Account annuity as of your Early Retirement Date.

Early Retirement Example
The following example shows how a monthly Early Retirement Benefit would be calculated for a 55-year-old employee. Final Average Earnings = $4,000 ($48,000 annually) Part A Credited Service = 15 years Credited Service for Permanent Supplement = 15 years Part B Credited Service = 12 years Estimated Social Security Benefit = $1,200 Part A Early Retirement Benefit Reduction = 31% Part B Early Retirement Benefit Reduction = 24% Special Retirement Account Annuity as of Early Retirement Date = $40
Benefit Calculation ***Part A*** (A) 1.125% X $4,000 X 15 years = $675 (B) Early Retirement Reduction: $675 X 31% = $209.25 (C) Reduced Part A Amount: $675 – $209.25 = $465.75 (D) Permanent Supplement: $11 X 15 years = $165.00 (E) Part A Benefit: $465.75 + $165.00 = $630.75 (F) Supplemental Retirement Allowance = $440 per month until age 62 (7 years)

Part B

(G) 1.8% X $4,000 X 12 years = $864

(H) 1.5% X $1,200 X 12 years = $216

(I) Unreduced Part B Benefit: $864 – $216 = $648

(J) Part B Reduction: $648 X 24% = $155.52

(K) Part B Benefit: $648 – $155.52 = $492.48

(L) Special Retirement Account Annuity = $40

Early Retirement Benefit

(M) $630.75 + $440 + $492.48 + $40 = $1,603.23 per month until age 62

(N) Your monthly benefit until age 62 represents Line 5 + Line 6 + Line 11 + Line 12.

(O) $630.75 + $492.48 + $40 = $1,163.23 per month on and after age 62

Your monthly benefit on and after age 62 represents Line E + Line K + Line L.

V. Delayed Retirement Benefit

If you decide to continue to work past age 65 and retire on the first day of any month after you reach age 65, the day you retire will be your **Delayed Retirement Date.** Any Compensation you earn after your Normal Retirement Date counts for purposes of determining your final average earnings, and any additional Credited Service will also count until you reach the combined Part A and Part B 30-year maximum.

Please refer to the Summary Plan Description for Part B Benefits for additional information on your Delayed Retirement Benefit.

VI. Leaving the Company Before Becoming Eligible to Retire

You may receive a benefit from the Pension Plan if you are vested when you terminate employment before you are eligible to retire. **Vesting** refers to your nonforfeitable right to a benefit: your vested benefit is yours and cannot be taken away.

You are vested in a benefit from the Pension Plan after you complete three years of Vesting Service. If you terminate employment after you are vested, you are considered to be a terminated vested employee and are eligible to receive a benefit when you reach retirement age. If you terminate employment before you are vested, you will not receive any benefits from the Pension Plan.

Vesting Service

The Vesting Service of Former Gas Plan Participants for periods prior to January 1, 2003 is measured in months and years. Generally, for each year of service you completed for purposes of the Pension Plan prior to January 1, 2003, you earned one year of Vesting Service.

For periods on and after January 1, 2003, you earn one month of **Vesting Service** for each month of service you are credited with for purposes of the Pension Plan. You will receive credit for Vesting Service for each such month in which you work or are credited with at least one hour of service.

Vesting credit begins on your date of employment for purposes of the Pension Plan or your 18th birthday, whichever is later.

Break in Service

If you do not work for 12 or more consecutive months, you could have what is called a **Break in Service**.

You will *not*, however, have a Break in Service if you leave the Company:

- For any reason and your period of absence does not exceed 12 months; or
- For active military service and return to the Company within the time period required by law.

If you are not vested, a Break in Service can cause you to lose your Vesting Service and Credited Service.

Terminated Vested Benefits Payable at Normal Retirement Date

If you are vested in a benefit from the Pension Plan, you can begin to receive your Normal Retirement Benefit you earned at the time of termination on the first day of the month on or after your 65th birthday. Your vested pension benefit is calculated using your Credited Service, final average earnings and estimated Social Security benefit at the time you terminated your employment.

Terminated Vested Benefits Payable at Early Retirement Date

You can begin to receive your retirement benefit as early as age 55, if you are vested. Your benefit will be calculated using the early retirement formula described in the *Early Retirement Benefit* section.

Your benefit will be available in a reduced amount based on your age at retirement. The following table is a partial list of benefit reductions. The reductions vary based on your age in completed years and months.

Early Retirement Reduction Table for Terminated Vested Employees	
Retirement Age	**Benefit Reduction**
65 or older	none
64	9%
63	16%
62	23%
61	30%
60	35%
59	40%
58	44%
57	48%
56	52%
55	55%

The Permanent Supplement will also be reduced using the factors in the table above.

VII. If You Are Rehired

If you are re-employed, Break in Service rules determine whether the Vesting Service and Credited Service that you earned before you terminated your employment will be reinstated.

If you are vested in a Pension Plan benefit and you have a Break in Service due to termination of employment, your prior Vesting Service and Credited Service will be restored if you are re-employed.

If you are *not vested* and you have a Break in Service due to termination of employment on or after January 1, 2003, your prior Vesting Service and Credited Service will be restored if you are re-employed within five years of the date of your termination (within six years if you left the Company for the birth or adoption of your child). If you had a Break in Service before January 1, 2003, the Break in Service rules that govern the reinstatement of your prior Vesting Service and Credited Service are those that were in effect on your date of termination.

After Retirement

If you return to work for the Company after you retire, any retirement payments will stop until you retire again. During your re-employment, you will earn Vesting Service and Credited Service. When you retire again, your Pension Plan benefit will be redetermined based on the plan provisions in effect at that time. *In no case, however, will your new retirement benefit be less than the benefit you were receiving before you were re-employed.*

VIII. Payment Options

Please refer to the Summary Plan Description for Part B Benefits for details and information on your payment options.

Note that the Social Security Leveling option described in the *Summary Plan Description for Part B Benefits* only applies to your Part A Benefit, Part B Benefit and Special Retirement Account.

Also, if you are entitled to a Supplemental Retirement Allowance, it will be paid in full without reduction for any payment option you choose.

IX. Pre-retirement Death Benefit

If You Die Before Retirement While Employed

If you die before retirement and are not vested in a Pension Plan benefit (or if you are vested but are not married or have been married less than six months), your beneficiary will not receive any benefits from the Pension Plan.

If you die before retirement, your spouse is eligible to receive a monthly survivor benefit, if you have a vested Pension Plan benefit and you have been married for at least six months at the time of your death. Payment of the spouse's benefit will begin on the first day of the month after your death and will continue for your spouse's lifetime, unless your spouse elects to postpone when benefits start. The benefit will be equal to one-half of the benefit you would have received under the 50% joint and survivor option from the Pension Plan as of the date of your death.

Date of Death	Spousal Benefit
After You Are Eligible for Early Retirement	▪ Spouse's benefit will start immediately after your death. ▪ Benefit will be reduced using the Early Retirement Reduction factors listed in the *Part A Early Retirement Benefit Reduction* and *Part B Early Retirement Benefit Reduction* tables. ▪ Spouse will receive one-half of the Permanent Supplement reduced for Early Retirement and for the 50% joint and survivor option. ▪ Spouse will not receive any of the Supplemental Retirement Allowance. ▪ Spouse can elect to wait to receive a benefit until the date you would have reached your Normal Retirement Date. If your spouse elects to wait, the benefit will not be reduced.

Date of Death	Spousal Benefit
Before You Are Eligible for Early Retirement	▪ Spouse's benefit will start immediately after your death. ▪ Benefit will be reduced using the Early Retirement Reduction factors listed in the *Part A Early Retirement Benefit Reduction* and *Part B Early Retirement Benefit Reduction* tables. The benefit will be further reduced based on your age at the time of your death. These reduction factors are listed in the table below. ▪ Spouse will receive one-half of the Permanent Supplement reduced for early retirement and for the 50% joint and survivor option. ▪ Spouse can elect to wait to receive a benefit until the date you would have reached your Normal Retirement Date. If your spouse elects to wait, the benefit will not be reduced.

Additional Pre-Retirement Death Reduction	
Age at Time of Death	**Yearly Benefit Reduction**
Age 35–55	3.0%
Age 30–34	0.5%
Under Age 30	0.333%

If you are married, disabled and qualified to receive Company LTD benefits and you die before retirement, your spouse will receive a benefit described above.

If You Die Before Retirement After Leaving the Company

If you leave the Company with a vested Pension Plan benefit and you die before your benefit commencement date, your spouse is eligible to receive a benefit. The benefit will be equal to one-half of the benefit you would have received under the 50% joint and survivor annuity option from the Pension Plan as of the date of your death.

Your spouse's benefit will commence at the date you would have reached your earliest Early Retirement age. The benefit will be reduced using the Early Retirement reduction factors listed in the *Early Retirement Reduction Table for Terminated Vested Employees*.

X. Changing or Terminating the Plan

Please see the "Changing or Terminating the Plans" section of the Additional Information SPD for information on the Company's ability to change or terminate the Pension Plan.