HOPE GAS PENSION PLAN

SUMMARY PLAN DESCRIPTION

FOR

EMPLOYEES REPRESENTED

BY

THE UNITED GAS WORKERS' UNION,

LOCAL 69,

UWUA, AFL-CIO

Effective January 1, 2026

PENSION PLAN SUMMARY PLAN DESCRIPTION

History and Introduction

The Hope Gas Pension Plan (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 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 was unchanged by the restatement.

This Hope Gas Pension Plan Summary Plan Description (the "**Pension Plan SPD**"), along with the Additional Information Summary Plan Description for Employees Represented by The United Gas Workers' Union, Local 69, UWUA, AFL-CIO (the "**Additional Information SPD**") and, for Former Gas Plan Participants, the Summary Plan Description Former Gas Plan Supplement (the "**Former Gas Plan Supplement SPD**"), collectively form the Summary Plan Description for the Pension Plan. It is important for you to read all applicable parts of the Summary Plan Description for the Pension Plan to be fully informed of your Pension Plan benefits and how they are determined. To the extent any information contained in the Summary Plan Description for the Pension Plan or any information you receive orally is inconsistent with the official Pension Plan documents, the provisions in the official Pension Plan documents will govern.

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**").

The Pension Plan is designed to provide you or your beneficiary with monthly benefit payments at retirement. The Pension Plan is funded entirely by the Company; you do not contribute to the Pension Plan.

Benefits from the Pension Plan, along with your Social Security benefits, benefits you may have under the Hope Gas Retirement Savings Plan and your personal savings, are intended to help provide financial security in your retirement.

The Pension Plan is subject to the continuing approval of the Internal Revenue Service (IRS). If the IRS requires a change to the Pension Plan that necessitates a change to this document, you will be notified.

FORMER GAS PLAN PARTICIPANTS. 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 in this Pension Plan SPD as a "**Former Gas Plan Participant**."

Certain provisions and benefits that may be applicable to you as a Former Gas Plan Participant are described in the Former Gas Plan Supplement SPD.

If you are a Former Gas Plan Participant, the Former Gas Plan Supplement SPD describes your "**Part A**" benefit under the Pension Plan, and this document describes your "**Part B**" Benefit.

The Company has made every effort to describe the benefits in this Pension Plan SPD as accurately as possible. The Company may subsequently provide additional materials that supplement, update or amend the Pension Plan SPD, which will provide you with information regarding changes to your benefits.

Please refer to the Additional Information SPD for other important details about the Pension Plan including: the Plan sponsor, Plan Administrator, the trustee, when the Pension Plan can be terminated, the role of the Pension Benefit Guaranty Corporation (PBGC) and your rights as a Pension Plan participant under federal law.

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HOPE GAS PENSION PLAN SUMMARY PLAN DESCRIPTION

Key Provisions	
Eligibility	Full-time and part-time employees scheduled to work or actually work at least 1,000 hours in a 12-month period are eligible to participate in the Pension Plan. Participation begins on your date of employment or your 18th birthday, whichever is later.
Traditional Pension Formula (employees whose date of employment for purposes of the Pension Plan was on or before March 23, 2017)*	Your benefit is calculated using a formula based on your age at retirement, final average earnings, estimated Social Security benefit and Credited Service.
Special Retirement Account (employees whose date of employment for purposes of the Pension Plan was on or before March 23, 2017)*	Your Special Retirement Account is automatically credited with 2% of your eligible compensation each month. Your account is credited with interest based on IRS interest rate requirements (currently the applicable 30-year U.S. Treasury bond rate; however, the determination of the interest rate may change). Your Special Retirement Account benefit is in addition to your Traditional Pension Formula benefit.
Cash Balance Pension Formula (employees whose date of employment for purposes of the Pension Plan was after March 23, 2017)**	Your benefit is based solely on amounts credited to a Cash Balance Account on your behalf. Your Cash Balance Account is credited with an amount equal to a percentage of your Compensation each month, depending on your years of Credited Service.
Normal Retirement	You may retire and receive a Normal Retirement Benefit the first day of the month on or after your 65th birthday.
Early Retirement – Traditional Pension	Under the Traditional Pension Formula, you may retire and receive an Early Retirement Benefit before you reach age 65. You are eligible for Early Retirement on the first day of the month on or after your 55th birthday with at least three years of Vesting Service.
Terminated Vested Benefit – Cash Balance Pension	Under the Cash Balance Pension Formula, you may begin immediate distribution of your benefit following termination of your employment (even if you have not yet reached your Normal Retirement Date), provided that you have at least three years of Vesting Service.
Vesting	You become fully vested when you complete three years of Vesting Service (including Vesting Service prior to January 1, 2003) or reach age 65. Vesting credit begins when you are eligible for the Pension Plan.

*The Traditional Pension Formula and Special Retirement Account are also applicable to employees whose date of rehire for purposes of the Pension Plan was after March 23, 2017 (or later) but before a five-year Break in Service.

**The Cash Balance Pension Formula is also applicable to employees whose date of rehire for purposes of the Pension Plan was after March 23, 2017 and after a five-year Break in Service.

I. PENSION PLAN ELIGIBILITY

If you are a regular full-time or part-time eligible union employee of the Company and you are scheduled to work or you actually work at least 1,000 hours in a 12-month period, you are eligible to become a Pension Plan participant. A eligible union employee is an employee of the Company in a job classification represented for collective bargaining purposes by the Union.

If you were a Pension Plan participant 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 through the Restatement Effective Date was unchanged by the restatement.

You are *not* eligible to become a Pension Plan participant if you are a part-time employee who works fewer than 1,000 hours per calendar year or if you are:

- An independent contractor
- A contractor hired through an agency
- A "leased" employee
- A member of a collective bargaining unit that has not accepted the terms of the Pension Plan, or
- A non-resident alien

II. PARTICIPATION

Your participation in the Pension Plan automatically begins on your date of employment as an eligible union employee or your 18th birthday, whichever is later. You do not need to enroll to participate in the Pension Plan.

III. WHEN YOU CAN RETIRE -TRADITIONAL PENSION FORMULA

You may choose to begin receiving retirement benefits when you terminate employment after you become eligible for retirement or you may continue working after you are eligible for retirement and continue accruing additional benefits.

The following types of retirement are available to you under the Pension Plan if you terminate your active employment after reaching the earliest applicable retirement age.

Type of Retirement	Conditions/Requirement
Normal Retirement	The first day of the month on or after your 65th birthday.
Reduced Early Retirement	The first day of the month on or after your 55th birthday with three years of Vesting Service.
Unreduced Early Retirement	The first day of the month on or after your 60th birthday with three years of Vesting Service. ***If you are a Former Gas Plan Participant, this Unreduced Early Retirement provision applies to your Part B benefit only. Please refer to the Former Gas Plan Supplement for an explanation of your Part A benefit***.
Delayed Retirement	The first day of any month after you become eligible for normal retirement.

IV. TRADITIONAL PENSION FORMULA AND CASH BALANCE FORMULA ELIGIBILITY

Your Pension Plan benefit is determined under the **Traditional Pension Formula** (including a Special Retirement Account), or the **Cash Balance Formula**, depending on your date of employment for purposes of the Pension Plan.

A. *Traditional Pension Formula*

Your Pension Plan benefit is determined under the Traditional Pension Formula if your date of employment for purposes of the Pension Plan was on or before March 23, 2017. If you are entitled to a Pension Plan benefit under the Traditional Pension Formula, you are not entitled to a benefit under the Cash Balance Formula.

Your Pension Plan benefit under the Traditional Pension Formula is calculated using a formula based on your:

- Age at retirement
- Final average earnings
- Estimated Social Security benefit, and
- Credited service.

If your Pension Plan benefit is determined under the Traditional Pension Formula, you are also entitled to receive a Special Retirement Account benefit in the form of an annuity or in a lump sum payment.

If you are a Former Gas Plan Participant, the Traditional Pension Formula applies to your Part B benefit only. Please refer to the Former Gas Plan Supplement SPD for an explanation of your Part A benefit.

Employees Rehired After March 23, 2017

The Traditional Pension formula also applies to employees whose initial date of employment for purposes of the Pension Plan was before March 23, 2017 and were rehired on and after March 23, 2017, if: (1) the employee did not have a five-year break-in-service prior to being rehired on and after March 23, 2017 and (2) the employee terminated employment prior to March 23, 2017 with a vested Pension Plan benefit.

Former Employees of Peoples Gas West Virginia

If you are a former employee of Peoples Gas West Virginia ("**PGWV**") and (i) you were a PGWV employee covered by the Union immediately prior to the Company's acquisition of PGWV on October 2, 2023, (ii) you were employed by the Company immediately after the PGWV acquisition, and (iii) your original date of employment with PGWV was before March 23, 2017, then your Pension Plan benefit is determined under the Traditional Pension Formula, subject to the following:

- Your original date of employment with PGWV will be your date of employment for purposes of eligibility, vesting and Credited Service under the Pension Plan; provided, that your Pension Plan benefit will be subject to provisions applicable to a participant whose date of employment for purposes of the Pension Plan was after January 1, 2003.
- Your benefits will be calculated based on your Compensation on or after January 1, 2026, and your earnings for periods before January 1, 2026 will not be used in calculating your Pension Plan benefit.
- Your Special Retirement Account credits will be based on your Compensation on or after January 1, 2026, and your earnings for periods before January 1, 2026 will not be used in calculating your Special Retirement Account benefit; and
- You will not be entitled to a benefit under the Cash Balance Formula.

B. *Cash Balance Formula*

Your Pension Plan benefit is determined under the Cash Balance Formula if your initial date of employment for purposes of the Pension Plan was after March 23, 2017. If you are entitled to a Pension Plan benefit under the Cash Balance Formula, you are not entitled to a benefit under the Traditional Pension Formula.

Your Cash Balance benefit is determined based on the amount of employer credits to an account established on your behalf under the Pension Plan.

Employees Rehired After March 23, 2017

The Cash Balance Formula also applies to employees whose initial date of employment for purposes of the Pension Plan was on or before March 23, 2017 and were rehired after March 23, 2017, if: (1) the employee had a five-year break-in-service prior to being rehired after March 23, 2017 or (2) the employee terminated employment prior to March 23, 2017 without a vested Pension Plan benefit. For these rehired employees, Credited Service will not include periods before March 23, 2017.

Former Employees of Peoples Gas West Virginia

If you are a former employee of PGWV and (i) you were a PGWV employee covered by the Union immediately prior to the Company's acquisition of PGWV on October 2, 2023, (ii) you were employed by the Company immediately after the PGWV acquisition, and (iii) your original date of employment with PGWV was on or after March 23, 2017, then your Pension Plan benefit is determined under the Cash Balance Formula, subject to the following:

- Your original date of employment with PGWV will be your date of employment for purposes of eligibility, vesting and Credited Service under the Pension Plan;
- Your benefits will be calculated based on your Compensation on or after January 1, 2026, and your earnings for periods before January 1, 2026 will not be used in calculating your Pension Plan benefit.
- You will not be entitled to a benefit under the Traditional Pension Formula.

Former Employees of Southern Public Service Company

If you are a former employee of Southern Public Service Company ("**SPSC**") and (i) you were a SPSC employee covered by the Union immediately prior to the Company's acquisition of SPSC on December 1, 2023, and (ii) you were employed by the Company immediately after the SPSC acquisition, then your Pension Plan benefit is determined under the Cash Balance Formula, subject to the following:

- Your original date of employment with SPSC will be your date of employment for purposes of eligibility, vesting and Credited Service under the Pension Plan;
- Your benefits will be calculated based on your Compensation on or after January 1, 2026, and your earnings for periods before January 1, 2026 will not be used in calculating your Pension Plan benefit.
- You will not be entitled to a benefit under the Traditional Pension Formula.

V. NORMAL RETIREMENT BENEFIT CALCULATION

The calculation of your Normal Retirement Benefit under the Traditional Pension Formula (including the Special Retirement Account) and the Cash Balance Formula, and the definition of key terms in this calculation, are covered in this section.

Compensation

For purposes of the Pension Plan, your "**Compensation**" for years on or after January 1, 2003 means your base pay from the Company, including merit lump sum payments and any pre-tax contributions you make for benefits. Compensation such as bonuses, overtime and severance pay are not included in your base pay.

If you are a Former Gas Plan Participant, please refer to the Former Gas Plan Supplement for the definition of "Compensation" applicable for periods prior to January 1, 2003.

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

Final Average Earnings

Final average earnings under the Traditional Pension formula are calculated using the average of your 60 highest consecutive months of Compensation during the last 120 months you work prior to retirement. If a portion of your 60 highest consecutive months of Compensation took place prior to January 1, 2003, please refer to the Former Gas Plan Supplement SPD for the definition of Compensation applied to that portion of your final average earnings.

Credited Service

Your **Credited Service** is measured in months. While you are a participant in the Pension Plan, you will receive credit for service for each month (measured from your date of participation in the Pension Plan) in which you work at least one hour. For example, if your participation began on May 14, 2022, and you terminate employment on May 15, 2023, you will receive 13 months of Credited Service. If your participation began on May 14, 2022, and you terminate your employment on May 14, 2023, you will receive 12 months of Credited Service.

You can earn a maximum of 30 years of Credited Service under the Traditional Pension formula.

If you are a Former Gas Plan Participant, please refer to the Former Gas Plan Supplement SPD for additional periods of Credited Service through December 31, 2007 that may be applicable.

Estimated Social Security Benefit

The Traditional Pension formula takes an **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 Compensation after your date of termination and that your Compensation 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.

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 – Traditional Pension Formula

The Traditional Pension Formula benefit is based on your final average earnings, estimated Social Security benefit and Credited Service. The Traditional Pension Formula is:

Traditional Pension Formula - Normal Retirement Benefit for Credited Service On or After January 1, 2003*				
1.8%	X	Final Average Earnings	X	Credited Service (up to 30 years)**
Minus				
1.5%	X	Estimated Social Security Benefit	X	Credited Service (up to 30 years)**
Equals				
Your Pension Plan Benefit				

**** If you are a Former Gas Plan Participant, this Traditional Pension Formula for Normal Retirement applies to your Part B benefit only. Please refer to the Former Gas Plan Supplement SPD for a description of your Part A benefit.***

***** If you are a Former Gas Plan Participant, your Credited Service as described in the Former Gas Plan Supplement SPD will count for purposes of determining your maximum Credited Service under the Pension Plan.***

Special Retirement Account

If you are a participant under the Traditional Pension Formula, the Pension Plan offers a feature called a **Special Retirement Account** in addition to your Traditional Pension Formula benefit. Your Special Retirement Account will be automatically credited with an amount equal to 2% of your Compensation each month. You will continue to receive monthly credits to your account until your termination of employment with the Company, even if you have reached the maximum number of years of Credited Service permitted under the Traditional Pension formula.

Your account will grow with interest using an annual interest rate established in accordance with IRS guidelines (currently the applicable 30-year U.S. Treasury bond rate; however applicable interest rate used by the Pension Plan may change). Like a money market fund, your principal and accumulated interest will not decrease over time. Interest credits will end when your Special Retirement Account is paid to you as a lump sum, you begin receiving annuity payments or you leave the Company before you are vested in your account.

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 Normal Retirement Date.

Normal Retirement Benefit
Traditional Pension Benefit
Plus
Special Retirement Account Annuity as of Normal Retirement Date
Equals
Your Normal Retirement Benefit

If you are a Former Gas Plan Participant, please refer to the Former Gas Plan Supplement SPD for additional benefits that may be applicable to you.

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) Years of Credited Service = 20 years earned after January 1, 2003* Estimated Social Security Benefit = $1,500 Special Retirement Account Annuity as of Normal Retirement Date = $300
Benefit Calculation (A) 1.8% X $4,000 X 20 = $1,440 (B) 1.5% X $1,500 X 20 = $450 (C) $1,440 – $450 = $990 (D) Special Retirement Account Annuity = $300 (E) $990 + $300 = $1,290 per month Your monthly benefit represents Line C + Line D.
* ***If you are a Former Gas Plan Participant, please refer to the Former Gas Plan Supplement SPD for a description of your Part A benefit.***

Normal Retirement Benefit - Cash Balance Formula

Your Pension Plan benefit under the Cash Balance Formula is based solely on the amount credited to your Cash Balance Account when you reach your Normal Retirement Date. The Company will credit your Cash Balance Account each month until you terminate employment in accordance with the following schedule:

Years of Credited Service	Cash Balance Account Credit
Fewer than 5	4% of Compensation
At least 5 but fewer than 15	5% of Compensation
At least 15 but fewer than 25	6% of Compensation
25 or more	7% of Compensation

Your Cash Balance Account will also be credited with interest using an annual interest rate established in accordance with IRS guidelines. Your principal and accumulated interest will not decrease over time. Interest credits will end when your Cash Balance Account is paid to you as a lump sum, you begin receiving annuity payments or you terminate employment before you are vested in your account.

VI. EARLY RETIREMENT BENEFIT – TRADITIONAL PENSION FORMULA

Early Retirement Date

If you are a participant under the Traditional Pension Formula, you become eligible for Early Retirement Benefits when you reach age 55 with at least three years of Vesting Service. 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 known as your **Early Retirement Date.**

Early Retirement Benefit

The amount of your Early Retirement Benefit is available to you, without reduction, if you retire early—on or after your 60th birthday. If you retire on or after your 55th birthday and before your 60th birthday, your Pension Plan benefit will be reduced (the "**Early Retirement Reduction**") by:

- 0.25% per month (3% per year) for each month that you receive payments on or after your 58th birthday and before your 60th birthday and
- 0.50% per month (6% per year) for each month that you receive payments on or after your 55th birthday and before your 58th birthday.

For example, let's assume you retire at age 56 and six months. Your Early Retirement Benefit would be reduced by 15%. The reduction is determined by:

- 0.25% per month for 24 months (between ages 58 and 60) = 6%
- 0.50% per month for 18 months (between age 56 and six months and age 58) = 9%

Your total Early Retirement Reduction is 15% (6% plus 9%).

The following table is a partial list of benefit reductions that apply if you retire at various ages. The reductions vary based on your exact age in completed years and months at retirement.

Early Retirement Reduction Table	
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 Traditional Pension Formula 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) Years of Credited Service = 20 years earned after January 1, 2003* Estimated Social Security Benefit = $1,425 Early Retirement Reduction = 24% Special Retirement Account Annuity as of Early Retirement Date = $250
Benefit Calculation (A) 1.8% X $4,000 X 20 = $1,440 (B) 1.5% X $1,425 X 20 = $427.50 (C) Unreduced Benefit: $1,440 – $427.50 = $1,012.50 (D) Reduction: $1,012.50 X 24% = $243 (E) Reduced Pension Benefit: $1,012.50 – $243 = $769.50 (F) Special Retirement Account Annuity = $250 (G) Early Retirement Benefit: $769.50 + $250 = $1,019.50 per month Your monthly benefit represents Line E + Line F.
* ***If you are a Former Gas Plan Participant, please refer to the Former Gas Plan Supplement SPD for a description of your Part A benefit***.

VII. TERMINATED VESTED BENEFIT – CASH BALANCE PENSION

Under the Cash Balance Pension formula, you may begin immediate distribution of your benefit at any age following termination; provided that you have at least three years of Vesting Service, even if you have not yet reached your Normal Retirement Date.

VIII. DELAYED RETIREMENT BENEFIT

Delayed Retirement Date

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 known as your **Delayed Retirement Date**.

Delayed Retirement Benefit – Traditional Pension Formula

Your Pension Plan benefit is calculated using the same Formula as for Normal Retirement and is calculated as of your Delayed Retirement Date.

If you are a participant under the Traditional Pension formula, you will continue to earn Credited Service toward your Traditional Pension benefit up to a maximum of 30 years. You will also continue to accrue earnings just as you did before your Normal Retirement Date. ***If you are a Former Gas Plan Participant, your Credited Service as described in the Former Gas Plan Supplement SPD will count for purposes of determining your maximum Credited Service under the Pension Plan.***

You will continue to receive credits to your Special Retirement Account through your Delayed Retirement Date as long as you remain an eligible employee. Your Special Retirement Account credits will not stop after 30 years of service. Your Traditional Pension benefit will also be supplemented by your Special Retirement Account if you choose to take an annuity, determined as of your Delayed Retirement Date.

Delayed Retirement Benefit – Cash Balance Pension

If you are a participant under the Cash Balance formula, your Delayed Retirement Benefit will be based solely on the amount credited to your Cash Balance Account at your Delayed Retirement Date. You will continue to receive credits to your Cash Balance Account through your Delayed Retirement Date as long as you remain an eligible employee. Your Cash Balance credits will not stop after 30 years of service.

IX. DISABILITY

If you are a participant under the Traditional Pension formula, you become disabled while working for the Company, have five years of Vesting Service at the date of your disability, and qualify for benefits under the Company's Long-Term Disability Plan (the "**LTD Plan**"), you will continue to accrue Credited Service (up to the maximum) during the period of your disability until age 65 or, if earlier, until you begin receiving your Traditional Pension benefit. If LTD Plan benefits stop before you reach age 65, you will no longer earn Credited Service in the Pension Plan unless you come back to work for the Company and meet the eligibility requirements for the Pension Plan. When you receive a retirement benefit, the benefit will be based on your final average earnings and estimated Social Security benefit at the time of your disability.

Your Special Retirement Account will not accrue the 2% of Compensation credit during the period of disability. At the date you begin receiving LTD benefits, your Special Retirement Account balance will be available as either an immediate lump sum, immediate annuity or as a deferred annuity. If you elect to receive a deferred annuity, it must begin when you start to receive your regular pension benefit and will be paid in the same way as your regular pension benefit. Your Special Retirement Account will continue to earn interest until you begin receiving your benefit. (See the *Special Retirement Account* section for more information.)

If you are a participant under the Cash Balance formula, your Cash Balance Account will not accrue Compensation credits during the period of disability. At the date you begin receiving LTD benefits, your Cash Balance Account will be available as an immediate lump sum payment, an immediate annuity or a deferred annuity. You will continue to earn interest on your Cash Balance Account until you begin receiving your Cash Balance benefit.

X. LEAVING THE COMPANY BEFORE RETIREMENT ELIGIBILITY

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. You will receive information concerning the terminated vested benefit approximately 60 to 90 days following your termination. If you terminate employment before you are vested, you will not receive any benefits from the Pension Plan and you will forfeit any amounts credited to your Special Retirement Account or Cash Balance Account, as applicable.

Vesting Service

You earn one month of "**Vesting Service"** for each month of service with the Company. You will receive credit for service for each month in which you work at least one hour.

Vesting Service 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 the Pension Plan 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 – Traditional Pension

If you are a participant under the Traditional Pension Formula, you can begin to receive your Traditional Pension benefit as early as age 55, if you are vested. Your benefit will be available in a reduced amount based on your age at Early Retirement. The following table is a partial list of benefit reductions that apply if you retire at various ages. The reductions vary based on your exact age in completed years and months at Early Retirement.

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%

Terminated Vested Benefits Payable Upon Termination – Cash Balance Pension

If you are a participant under the Cash Balance Formula and are vested in your Cash Balance Account, you can begin to receive your Cash Balance Pension benefit at any time following your termination of employment. Your benefit will be payable as an immediate lump sum, an immediate annuity or a deferred annuity. You will receive information concerning the terminated vested benefit approximately 60 to 90 days following your termination.

If You Are Rehired

If you are re-employed, Break in Service rules determine whether the Vesting Service and the 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. Special rules may apply if you previously received a distribution from the Pension Plan upon your termination of employment. You will be notified if these rules affect you.

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 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 Pension 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.*

XI. PAYMENT OPTIONS

After you terminate employment, you may choose to receive your Traditional Pension benefit at any time after the date you first become eligible for retirement. You may choose to receive your Cash Balance Pension or Special Retirement Account, as applicable, at any time after the date your employment terminates.

If your benefit value is more than $1,000, you can choose from the following benefit payment options for your total pension benefit:

- Single Life Annuity
- 50% Joint and Survivor Annuity
- 75% Joint and Survivor Annuity
- 100% Joint and Survivor Annuity
- Social Security Leveling (Traditional Pension only)
- Single Lump Sum Payment (Special Retirement Account and Cash Balance only).

If your total benefit value does not exceed $1,000, special lump sum payment rules may apply. You will be notified if these rules affect you.

You should make your payment election from 30 to 120 days before the commencement of your benefit.

Once you choose your payment option at retirement, your payment election cannot be changed or revoked after your retirement date.

Single Life Annuity

If you are not married when you retire, your standard form of payment under the Pension Plan will be a **single life annuity**. You will receive a regular payment every month for your lifetime beginning at your retirement and ending at your death. There will be no survivor benefits. Married employees may elect a single life annuity, but only with the written, notarized consent of their spouse.

50% Joint and Survivor Annuity

If you are married when you retire, your standard form of payment will be a **50% joint and survivor annuity**. This benefit covers your lifetime and the lifetime of your spouse. The benefit will provide you with a monthly payment during your life that is reduced somewhat from what it would be if you were not married. However, if you die before your spouse, your spouse will receive monthly payments equal to 50% of the permanent benefit paid to you for the remainder of your spouse's life.

If you are not married, you can still elect this option. In this case, you will receive a reduced monthly payment during your life and your beneficiary will receive 50% of the benefit after you die.

75% Joint and Survivor Annuity

You can choose to receive your benefit as a **75% joint and survivor annuity**. This benefit covers your lifetime and the lifetime of your spouse. While you are both living, you receive a reduced monthly payment. After your death, your surviving spouse will receive monthly payments equal to 75% of the permanent benefit paid to you for the remainder of your spouse's life.

If you are not married, you can still elect this option. In this case, you will receive a reduced monthly payment during your life and your beneficiary will receive 75% of the benefit after you die.

100% Joint and Survivor Annuity

You can choose to receive your benefit as a **100% joint and survivor annuity**. This benefit covers your lifetime and the lifetime of your spouse. While you are both living, you receive a reduced monthly payment. After your death, your surviving spouse will receive monthly payments equal to 100% of the permanent benefit paid to you for the remainder of your spouse's life.

If you are not married, you can still elect this option. In this case, you will receive a reduced monthly payment during your life and your beneficiary will receive 100% of the benefit after you die.

Lump Sum Payment

If you are a participant under the Cash Balance pension formula, you may elect to receive your Cash Balance Account in a single lump sum payment. No further payments will be payable from the Pension Plan.

If you are a participant under the Traditional Pension Formula, you may elect to receive your Special Retirement Account in a single lump sum payment. Please see "Special Retirement Account Distribution Options" below for more information.

If you receive a lump sum payment of your Cash Balance Account or Special Retirement Account, as applicable, you may be entitled to roll over this payment into an Individual Retirement Account (IRA) or another employer's qualified retirement plan (see "Tax Considerations" below).

Beneficiaries

If you are married and want to elect the single life annuity, a lump sum payment, or the 50%, 75% or 100% joint and survivor annuities with a beneficiary other than your spouse, your spouse must provide written, notarized consent.

Social Security Leveling

A **Social Security leveling** option may be available under the Traditional Pension Formula if you retire before age 62. With this option, the Pension Plan pays both a permanent retirement benefit and a temporary annuity that equals your estimated age 62 Social Security benefit. At age 62, when Social Security benefits can begin, the Pension Plan will stop paying you the temporary annuity. Your permanent retirement benefit is reduced to provide you with a temporary annuity. In the end, the amount of your monthly benefit—from the Pension Plan and from Social Security—remains roughly the same or "level." The temporary annuity payments end when you die. In some cases, your retirement benefit may not be large enough to allow you to elect the Social Security leveling option. The Social Security leveling option applies to the single life annuity, the 50% joint and survivor annuity and the 100% joint and survivor annuity options.

Social Security Leveling Option Example		
The following example shows how the monthly retirement benefit for an employee retiring at age 58 differs for the single life annuity option and the Social Security Leveling option. Single Life Annuity at Age 58 = $750 Estimated Age 62 Social Security Benefit = $900		
Payment Option	**Monthly Benefit at Age 58 and Prior to 62**	**Monthly Benefit On and After Age 62**
Single Life Annuity	$750 single life annuity	$750 single life annuity + $900 Social Security benefit = $1,650
Social Security Leveling	$400 single life annuity + $900 temporary benefit = $1,300 per month	$400 single life annuity + $900 Social Security benefit = $1,300 per month

Adjustment for Payment Option Selected

If you choose a payment method other than the single life annuity, your monthly pension will be adjusted to account for the value of the additional payments that may occur. The size of this adjustment depends on the estimated value of the additional benefits.

Adjustment for Payment Option Example		
The following example shows how a $1,000 monthly benefit, paid under the single life annuity option is adjusted for other payment options for a retiree who is age 65 and has a 60-year old beneficiary.		
Payment Option	**Retiree's Monthly Benefit**	**Beneficiary's Monthly Benefit after Retiree's Death**
Single Life Annuity	$1,000.00	N/A
50% Joint and Survivor Annuity	$886.40	$443.20
75% Joint and Survivor Annuity	$866.80	$650.10
100% Joint and Survivor Annuity	$796.00	$796.00

Special Retirement Account Distribution Options

If you are vested in a Pension Plan benefit and you leave the Company before retirement or you retire, you have the following distribution options for receiving your Special Retirement Account:

If You:	The Options Available to You Include:
Are eligible for retirement at termination of employment	▪ Immediate lump sum, which can be rolled over to an Individual Retirement Account or other qualified retirement plan ▪ Immediate annuity, which will be paid in the same way as your regular pension benefit ▪ Deferred annuity, which must begin when you start to receive your regular pension benefit and will be paid in the same way as your regular pension benefit.
Are vested and leave the Company before you are eligible to retire	▪ Immediate lump sum, which can be rolled over to an Individual Retirement Account or other qualified retirement plan ▪ Immediate annuity paid as either a single life annuity or a 50% joint and survivor annuity ▪ Deferred annuity, which must begin when you start to receive your regular pension benefit and will be paid in the same way as your regular pension benefit.

Pension Estimates

You can obtain benefit projections, check your beneficiaries, initiate retirement benefits and receive other information by accessing the Pension Plan resource website at **https://digital.alight.com/hopegas**. You can also request retirement estimates and start the retirement process by contacting Hope Gas Benefits:

Hope Gas, Inc. Benefits
781 Chestnut Ridge Road, Suite 100
Morgantown, WV 26505
(304) 566-2959
Samantha.j.baxter-nard@hopegas.com

XII. BENEFICIARY ELECTION

If you are not married, you can name anyone as your beneficiary to receive a survivor annuity or payment of your Cash Balance Account or Special Retirement Account balance, as applicable, upon your death. If you are married, your spouse will automatically be your beneficiary unless your spouse provides written, notarized consent for you to name someone else as your beneficiary.

XIII. TAX CONSIDERATIONS

Before deciding how to receive a distribution of your Pension Plan benefits, keep in mind that there will be tax implications. For example, having your benefit paid to you in a lump sum can result in the imposition of a penalty tax in addition to income tax depending on your age and certain other factors when the payment is made. You also have the option of rolling over a lump sum payment of your benefit to an IRA or another employer's qualified retirement plan. There are also rules regarding the withholding of federal and state income tax on Pension Plan payments. When you leave the Company, you will receive a notice that outlines the tax implications in more detail. Since the tax effects can be complicated, you should refer to that notice and consult with a qualified tax advisor before making a decision.

XIV. PRE-RETIREMENT DEATH BENEFITS

If You Die Before Retirement While Employed

Traditional Pension

If you die before retirement, your spouse is eligible to receive a monthly survivor benefit, if you have a vested Traditional Pension benefit and you have been married for at least six months at the time of your death. 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.

Pre-retirement Death Benefit	
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 *Early Retirement Reduction Table*. ▪ 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.
Before You Are Eligible for Early Retirement	▪ Spouse's benefit will start at the date you would have reached your earliest Early Retirement age. ▪ Benefit will be reduced using the Early Retirement Reduction factors listed in the *Early Retirement Reduction Table for Terminated Vested Employees*. ▪ 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.

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.

Special Retirement Account

Your spouse can elect one of the following options to receive your Special Retirement Account balance:

- Immediate lump sum
- Immediate annuity payable for the spouse's lifetime or
- Annuity deferred until the date of benefit commencement for the remaining death benefit and payable for the spouse's lifetime.

If you are not married or married and someone other than your spouse is your beneficiary, your beneficiary will receive your Special Retirement Account balance as an immediate lump sum payment if you are vested.

If you die before retirement and are not vested in a Traditional Pension benefit, your beneficiary will not receive the Traditional Pension benefit but will receive the balance in your Special Retirement Account. The same is true if you are vested but not married or if you are vested but married for less than six months at the time of your death.

Cash Balance Account

Your spouse can elect one of the following options to receive your vested Cash Balance Account upon your death:

- Immediate lump sum;
- Immediate annuity payable for the spouse's lifetime; or

- Annuity deferred until a date of the spouse's choosing (subject to the Pension Plan's minimum required distribution rules) and payable for the spouse's lifetime.

If you are not married, or someone other than your spouse is your beneficiary, your beneficiary will receive your Cash Balance Account balance as an immediate lump sum payment.

If you die before retirement and are not vested in your Cash Balance benefit, your beneficiary will not receive a benefit.

If You Die Before Retirement After Leaving the Company

Traditional Pension

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 start at the date you would have reached your earliest retirement age. The benefit will be reduced using the Early Retirement Reduction factors listed in the *Early Retirement Reduction Table for Terminated Vested Employees* depending on the age you would have been when your spouse's benefit commences.

Special Retirement Account

Your spouse can elect one of the following options to receive your Special Retirement Account balance:

- Immediate lump sum
- Immediate annuity payable for the spouse's lifetime or
- Annuity deferred until the date of benefit commencement for the remaining death benefit and payable for the spouse's lifetime.

Your spouse can elect to receive the Special Retirement Account as an immediate lump sum distribution after your death, even if you declined this option when you left the Company.

If you are not married, your beneficiary will receive your Special Retirement Account balance as an immediate lump sum payment.

Cash Balance Account

Your spouse can elect one of the following options to receive your vested Cash Balance Account upon your death:

- Immediate lump sum;
- Immediate annuity payable for the spouse's lifetime; or
- Annuity deferred until the date of your spouse's choosing (subject to the Pension Plan's required minimum distribution rules) and payable for the spouse's lifetime.

Your spouse can elect to receive the Cash Balance Account as an immediate lump sum distribution after your death, even if you declined this option when you left the Company.

If you are not married, or someone other than your spouse is your beneficiary, your beneficiary will receive your Cash Balance Account balance as an immediate lump sum payment.

If you are a Former Gas Plan Participant, please refer to the Former Gas Plan Supplement SPD for pre-retirement death benefit provisions that may be applicable to you.

XV. CLAIMS AND APPEALS PROCEDURES

Filing a Claim for Benefits

If you believe you (or your beneficiaries) are entitled to benefits from the Pension Plan and fail to receive them, you should file a written claim for benefits with the Plan Administrator. If the Plan Administrator determines the claim is valid, then you will receive a statement describing the amount of benefit, the method of payment available, the timing of payments and other information relevant to the payment of benefits.

If a Pension Plan claim you make is denied in whole or in part, you – or your beneficiary – will automatically receive a written or electronic notification of the Pension Plan's adverse determination. In most cases, you will receive this notice within 90 days after your claim for Plan benefits is received. If there is a delay, you will be advised, in writing, of the reason for the delay and the date you can expect to receive the notice. However, in no case will the notice be forwarded to you more than 180 days after receiving your claim for benefits.

The Plan Administrator's written or electronic notification of any adverse benefit determination must include the following information:

- The specific reason for denial;
- The specific Pension Plan provision on which the denial is based;
- Any additional information (such as proof of age or spouse's data) required to reconsider the claim and an explanation of why the information is needed; and
- An explanation of the Pension Plan's appeal procedures and the time limits applicable to such procedures, including a statement of your right to challenge the final determination in federal court.

After your claim is denied, you will be provided, upon request and without charge, with reasonable access to, and copies of, all documents, records and other information relevant to your claim for benefits. A document, record or other information will be considered relevant if it:

- Was relied upon in denying the claim;
- Was submitted, considered or generated in the course of processing the claim regardless of whether it was relied upon in denying the claim;
- Demonstrates compliance with the claims procedures process; or
- Constitutes a statement of Pension Plan policy or guidance concerning the denied benefit, regardless of whether it was relied upon in denying the claim.

Appealing a Claim Denial

If you or your beneficiary wish to dispute the Plan Administrator's denial of your claim for benefits (in whole or in part) you must file a written request to have your claim for benefits reconsidered (an "Appeal") within 60 days after receiving the denial notice. Your Appeal should state exactly why your claim for Plan benefits should be approved and can contain additional documents, records and other relevant information in support of the claim. In reviewing the Appeal, the reviewer will take into consideration all comments, documents, records and other information submitted by you (or your beneficiary) in support of the claim, without regard to whether such information was submitted or considered in the initial benefit determination.

In most cases, the review of your Appeal will be completed within 60 days after you file your request and, following the review of your Appeal, you will be notified in writing of the final decision. If special circumstances require the Plan Administrator to take additional time to review your Appeal, you will be advised, in writing, of the reason for the delay and the date you can expect to receive the final decision.

However, in no case will the final decision be forwarded to you more than 120 days after receiving your Appeal. The Plan Administrator's final decision will be in writing and will include:

- Reference to the specific Pension Plan provision on which the final decision is based;
- A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits. A document, record or other information shall be considered relevant if it:
  - Was relied upon in denying your claim;
  - Was submitted, considered or generated in the course of processing your claim, regardless of whether it was relied upon in denying your claim;
  - Demonstrates compliance with the Appeal procedures process; or
  - Constitutes a statement of Pension Plan policy or guidance concerning the denied benefit, regardless of whether it was relied upon in denying your claim.
- A statement that you or your beneficiary has a right to bring an action under Section 502(a) of ERISA.

The Plan Administrator's decision of your Appeal is final and not subject to further review under the Pension Plan. You or your beneficiary may have additional rights under ERISA.

XVI. 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.