

**SUMMARY ANNUAL REPORT
FOR MONTEBELLO TEACHERS ASSOCIATION RETIREE
SUPPLEMENTAL HEALTH PLAN**

This is a summary of the annual report of the Montebello Teachers Association Retiree Supplemental Health Plan, E.I.N. 95-4134329, Plan No. 501, for the year ended August 31, 2025. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, 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 \$17,494,192 as of August 31, 2025, compared to \$17,951,626 as of September 1, 2024. During the plan year, the plan experienced a decrease in its net assets of \$457,434. This decrease includes unrealized appreciation or 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 \$3,684,174 including participant contributions of \$2,496,296 and gain from investments of \$1,187,878.

Plan expenses were \$4,141,608. These expenses included \$367,191 in administrative expenses and \$3,774,417 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 independent auditor's report;
2. financial information and information on payments to service providers;
3. assets held for investment; and
4. transactions in excess of 5% of the plan assets.

To obtain a copy of the full Annual Report, or any portion thereof, please write to or contact Coast Benefit, the Plan's contract administrator, at:

Coast Benefit
3530 Camino Del Rio North, Suite 110
San Diego, CA 92108
(800) 886-7559

The charge to cover copying costs is \$11.00 for the full Annual Report or \$0.25 per page for any portion thereof. You may also request a copy by email at mtarshp@coastbenefits.com. If you elect to receive an electronic version by email, there will be no charge.

A copy of this notice will be posted annually on the Trust's website, <https://coastbenefits.com/your-plan/montebello-teachers-association-3n/>

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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (3530 Camino Del Rio North, Suite 110, San Diego, California, 92108) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.