

# Summary Annual Report

for

## Heritage Group Health Care Plan

This is a summary of the annual report for the Heritage Group Health Care Plan, (Employer Identification No. 35-1002095, Plan No. 501) for the period January 1, 2023 to December 31, 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).

### 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. Transactions in excess of 5 percent of the plan assets; and
3. 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:

The Heritage Group  
Heritage Group Benefits Committee  
6510 Telecom Dr., Suite 110  
Indianapolis, IN 46278  
317-872-6010

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. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

The Heritage Group  
Heritage Group Benefits Committee  
6510 Telecom Dr., Suite 110  
Indianapolis, IN 46278  
317-872-6010

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: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

# Summary Annual Report

for

## The Heritage Group Disability Benefits Plan

This is a summary of the annual report for the The Heritage Group Disability Benefits Plan, (Employer Identification No. 35-1448549, Plan No. 504) for the period January 1, 2023 to December 31, 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 contracts with Unum Life Insurance Company of America to pay the following types of claims incurred under the terms of the plan:

- Certain long and short term disability claims.

The total premiums paid for the plan year ending December 31, 2023 were \$2,361,708.

### 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; and
2. Financial information and information on payments to service providers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

The Heritage Group  
PO Box 68123  
Indianapolis, IN 46268

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. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan:

The Heritage Group  
6510 Telecom Drive, Ste 110  
Indianapolis, IN 46278

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: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

# Summary Annual Report

for

## The Heritage Group Life & Accident Insurance Benefit Plan

This is a summary of the annual report for the The Heritage Group Life & Accident Insurance Benefit Plan, (Employer Identification No. 35-1448549, Plan No. 502) for the period January 1, 2023 to December 31, 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 contracts with Unum Life Insurance Company of America to pay the following types of claims incurred under the terms of the Plan:

- Certain death, accidental death and dismemberment claims.

The total premiums paid for the plan year ending December 31, 2023 were \$2,444,175.

### 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; and
2. Financial information and information on payments to service providers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

The Heritage Group  
PO Box 68123  
Indianapolis, IN 46268

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. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan:

The Heritage Group  
6510 Telecom Drive, Ste 110  
Indianapolis, IN 46278

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: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.