SUMMARY ANNUAL REPORT FOR
CLOW STAMPING COMPANY DENTAL PLAN

This is a summary of the annual report of the Clow Stamping Company Dental Plan (Employer Identification Number 41-0961650, Plan Number 503) for the plan year 01/01/2019 through 12/31/2019. 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 an insurance contract with Delta Dental Of Minnesota to pay all Dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2019 were $183,916.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2019, the premiums paid under such "experience-rated" contract were $183,916 and the total of all benefit claims paid under the experience-rated contract during the plan year was $131,571.

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.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 23103 County Road 3, Merrifield, MN 56465 and phone number, 218-765-3111. The charge to cover copying costs will be $5.00 for the full annual report, or $.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: 23103 County Road 3, Merrifield, MN 56465, 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.