

## SUMMARY OF MATERIAL MODIFICATIONS

This summary of material modifications (“SMM”) is intended to provide you with an easy-to-understand description of certain changes to your benefits.

The Board of Trustees (or their duly authorized designees) reserves the right, in their sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the VEBA Agreement and Declaration of Trust establishing the Plan (the “Trust Agreement”). No individual other than the Board of Trustees (or their duly authorized designee) has any authority to interpret the Plan, to make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or their duly authorized designee) has the exclusive right and power, in their sole and absolute discretion, to interpret the terms of the Plan and decide all matters, legal and/or factual, arising under the Plan.

### **Benefit Eligibility of Direct Employees of the VEBA and the Labor Management Committee (“LMC”) Trust**

On June 20, 2022, the Trustees of the VEBA amended the Plan Document, Article I, Sections 1.4 and 1.15 to include represented direct employees of the VEBA and/or the LMC Trusts in the Plan’s definition of “employee” or “eligible employee” and thereby permit them to apply for and receive benefits offered under the Education Training Assistance Program (“ETAP”).

### **Expanded Coverage of Direct Employees of the VEBA and LMC Trust**

On June 20, 2022, the Trustees of the VEBA amended the Plan Document, Article 1, Section 1.4, Section 6.1(a)(iii), and Section 6.6(b) to include unrepresented direct employees of the VEBA and/or LMC Trusts, including retired direct employees, in the Plan’s definition of “employee” or “eligible employee” and permit them to apply for and receive benefits offered under the ETAP and the Retiree Tuition Assistance Program (“RETAP”), as appropriate.

### **Scholarship Benefits**

On October 20, 2022, the Trustees of the VEBA amended the Plan Document, Article VI, Section 6.1(f)(i) and (iii), Section 6.3(d)(i) and (ii), Section 6.6(c) and (d)(ii), and Section 6.8(d)(i) to provide that deadlines for submitting applications for benefits offered under those Sections (the ETAP, the National Vocational Retraining Assistance Program, the RETAP, and the Community Engagement Scholarship, respectively) may be extended, upon appeal, at the discretion of the Trustees (or their designee) for good cause shown, including, but not limited to, excusable neglect by the applicant.

### **Additional Participating Employers**

On June 21, 2023, the Trustees of the VEBA amended the Plan Document, Introduction, and sections of Articles I, II, III and VII to permit the Plan to include, at the Trustees’ sole discretion,

employers who share a work site or facility with a Ford Motor Company (“Ford”) location and provide services or materials to Ford as “Participating Employers” and permit their employees to apply for and receive a specified portion of the Employee Support Services Program under the Plan, including access to on-site or near-site fitness centers, as specified in the employer’s respective collective bargaining and/or participation agreement.