

Dominion Energy Ohio UWUA Local G555

Dominion Energy Ohio Union Pension Plan

Summary Plan Description River Gas Division Supplement

Introduction

This document is a supplement to the Dominion Energy Ohio Union Pension Plan Summary Plan Description (SPD). It describes special provisions for union eligible employees who were participating in the Dominion East Ohio River Gas Division Union Pension Plan (formerly called the Pension Plan of the River Gas Division of the East Ohio Gas Company for Employees Represented by the United Gas Workers' Union, Local No. 69, Division II, Utility Workers Union of America, AFL-CIO) on March 31, 2003, and who continued employment with the River Gas Division of the East Ohio Gas Company on April 1, 2003. A **union eligible employee** for purposes of this supplement is an employee of Dominion Energy in a job classification who was, as of April 1, 2003, represented for collective bargaining purposes by the United Gas Workers' Union, Local No. 69, Division II, Utility Workers Union of America, AFL-CIO, referred to in this document as the "union."

If you fit this employee category, your pension benefit consists of two parts:

- Part A—Benefit for credited service prior to April 1, 2003, under the former plan provisions and
- Part B—Benefit for credited service on and after April 1, 2003, under the new plan provisions.

This supplement contains the details explaining how your benefits are determined under both parts and explains other provisions that have an effect on your benefit calculations.

Benefits from the Pension Plan can be added to Social Security, benefits from the Savings Plan and your personal savings to provide financial security in retirement.

This SPD supplement should help you understand how your retirement benefits are determined and when they can be received. If there is a conflict between the SPD supplement combined with the Dominion Energy Ohio Union Pension Plan SPD and the plan document, the plan document governs. Current Pension Plan details can be found in the Dominion Energy Ohio Union Pension Plan SPD, which together with this SPD supplement describe your benefits under the Pension Plan.

The Pension Plan is subject to the continuing approval of the Internal Revenue Service (IRS). If the IRS requires a change to the plan that would necessitate a change to either the Dominion Energy Ohio Union Pension Plan document or the Dominion East Ohio Gas Union Pension Plan SPD, you will be notified.

Benefits described in the Summary Plan Descriptions are current as of the date indicated at the bottom of the page. Dominion Energy may subsequently provide additional materials that supplement, update or amend the SPDs which will provide you with information regarding changes to your benefits.

Please refer to the Additional Information section for other important details about the Pension Plan including: plan sponsor, administrator, and trustee data; when the plan can be terminated; the role of the Pension Benefit Guaranty Corporation and your rights as a plan member under federal law.

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Definitions of Terms

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Membership

Plan membership is important for determining credited service. You must be a union eligible employee to be a member of the Dominion East Ohio River Gas Division Union Pension Plan prior to April 1, 2003. A **union eligible employee** for purposes of this Supplement is an employee of Dominion who was, as of April 1, 2003, in a job classification represented for collective bargaining purposes by the United Gas Workers' Union, Local No. 69, Division II, Utility Workers Union of America, AFL-CIO (the "union"), referred to in this document as the "union".

Calculating Your Benefit

Your Pension Plan benefit is calculated using a formula based on your:

- Age at retirement
- Final average earnings
- Estimated Social Security benefit
- Credited service prior to April 1, 2003
- Credited service on and after April 1, 2003.

Pay for Years Prior to April 1, 2003

Pay for years prior to April 1, 2003, means the actual base pay you receive and includes any pre-tax contributions you make for benefits. The following items are also considered pay for this period:

- Commissions paid under the established wage system
- Wages and salary paid during authorized absence from work
- Amounts paid in lieu of time off for a "paid" holiday
- Extra pay in lieu of vacation while employee status is retained
- Pay in lieu of notice of lay-off, limited to the period, if any, during which employee status is retained
- Worker's compensation payments, excluding commuted payments
- Disability payments made by Dominion Energy

Bonuses, overtime, supplements or other special payments not listed above are not part of your pay for the sake of this plan. However, overtime is included in the definition of earnings for pay periods from January 1, 2000 until March 31, 2003.

The Internal Revenue Code limits the amount of money that may be considered as pay. If these limits affect you, you will be notified by Dominion Energy.

Pay for Years On or After April 1, 2003

Pay for years on or after April 1, 2003, means the actual base pay you receive 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. For more information on this portion of your benefit, see the Dominion Energy Ohio Union Pension Plan SPD.

The Internal Revenue Code limits the amount of money that may be considered as pay. If these limits affect you, you will be notified by Dominion Energy.

Final Average Earnings

Final average earnings are calculated using the average of your 60 highest consecutive months of pay during the last 120 months you work prior to retirement. The total is divided by 60 to come up with a final average monthly earnings amount.

Credited Service

Part A Credited Service Prior to April 1, 2003

Your **Part A credited service** is used to determine your Part A benefit. It is measured in months and years. Generally, when you complete a year of service, you earn a year of credited service. However, periods of absence from work in excess of 30 consecutive calendar days were not counted unless such an absence was due to a leave for military service or disability.

Part B Credited Service On and After April 1, 2003

Your **Part B credited service** is used to determine your Part B benefit. You receive credit for service for each month in which you work at least one hour as a plan member on and after April 1, 2003. For example, if you are a plan member as of April 1, 2003, and you continue working for Dominion Energy through May 31, 2010, you receive seven years and two months of credited service. If instead you worked through June 3, 2010, you receive seven years and three months of credited service.

Maximum Credited Service

In general, the maximum credited service including credited service earned before and after April 1, 2003, is 30 years. However, if as of April 1, 2003, you had more than 25 years of credited service, you were able to accrue an additional 5 years of credited service even if that total exceeded 30 years. If you had 25 years or less of credited service as of April 1, 2003, you receive the normal maximum of 30 years of credited service.

Permanent Supplement

If you were a union eligible employee of Dominion Energy on or before March 31, 2003, you are eligible to receive the **permanent supplement** to Part A of your pension benefit. The permanent supplement is expressed in terms of a flat dollar amount you receive per month. The flat dollar amount is \$11 per month per year of credited service prior to April 1, 2003 (expressed in years and fractional year if applicable) and is effective for retirements after April 1, 2003.

The permanent supplement is not reduced for early retirement from active service. The supplement **is reduced** if you select a form of payment other than a single life annuity when you retire.

For terminated vested participants who retire before normal retirement and for surviving spouses of terminated vested participants who receive pre-retirement death benefits before normal retirement, the permanent supplement is reduced using the factors in the *Early Retirement Reduction Table for Terminated Vested Participants*.

For surviving spouses of active employees who receive pre-retirement death benefits before normal retirement, the permanent supplement is reduced using the factors in the *Early Retirement Reduction Table for Part A Benefit*.

Estimated Social Security Benefit

Your pension benefit takes your **estimated Social Security benefit** into account, as determined by Dominion Energy. (During your working years, Dominion Energy pays 50%

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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 earnings after your date of termination. It also assumes that your earnings 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 determined under the Pension Plan is an *estimate* developed to calculate your Pension Plan benefit. It is *not* your actual Social Security benefit.

Normal Retirement 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

Your retirement benefit is calculated using a formula based on your final average earnings, estimated Social Security benefit and credited service. Your retirement benefit consists of two parts:

- Part A—Benefit for credited service prior to April 1, 2003, under the former plan provisions and
- Part B—Benefit for credited service on and after April 1, 2003, under the current plan provisions.

The benefits based on your service on and after April 1, 2003, are described in detail in the Dominion Energy Ohio Union Pension Plan SPD. Some of the information contained in the SPD has been repeated here. However, it's important to read both the SPD and this supplement in order to be fully informed of your Pension Plan benefits.

The Pension Plan benefit is:

Part A: Normal Retirement Benefit Formula				
1.125%	X	Final Average Earnings	X	Part A Years of Credited Service Prior to 4/1/2003
plus Permanent Supplement				
\$11		X		Credited Service Prior to 4/1/2003
Equals				
Your Part A Pension Plan Benefit*				
*Under the former plan provisions, the amount calculated under the career average formula as of March 31, 2003, is used for your benefit if that amount is greater than your benefit calculated using the formula above (before the addition of the Permanent Supplement). The Permanent Supplement is added to the amount calculated under the career average formula.				

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Part B: Normal Retirement Benefit Formula				
1.8%	X	Final Average Earnings	X	Part B Credited Service On or After 4/1/2003 (up to 30 years* when combined with Credited Service before 4/1/2003)
Minus				
1.5%	X	Estimated Social Security Benefit	X	Part B Credited Service On or After 4/1/2003 (up to 30 years* when combined with Credited Service before 4/1/2003)
Equals				
Your Part B Pension Plan Benefit				
<p>*If you were a participant in the Pension Plan of the River Gas Division of the East Ohio Gas Company for Employees Represented by the United Gas Workers Union, Local No. 69, Division II, Utility Workers Union of America, AFL-CIO on March 31, 2003, and had more than 25 years of credited service on April 1, 2003, you continue to earn credited service. Your maximum credited service equals your credited service as of April 1, 2003, plus five years.</p>				

Your Part B benefit also includes a Special Retirement Account, which is described in the Dominion Energy Ohio Union Pension Plan SPD. 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
Part A Pension Plan Benefit
Plus
Part B Pension Plan Benefit
Plus
Special Retirement Account Annuity as of Normal Retirement Date
Equals
Your Normal Retirement Benefit

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Normal Retirement Example
<p>The following example shows how a monthly normal retirement benefit would be calculated for a 65-year-old employee who is retiring in May 2016.</p> <p>Final Average Earnings = \$3,000 (\$36,000 annually) Part A Credited Service Prior to April 1, 2003 = 15 years Permanent Supplement Credited Service Prior to April 1, 2003 = 15 years Part B Credited Service On and After April 1, 2003 = 13 years Estimated Social Security Benefit = \$1,050 Special Retirement Account as of Normal Retirement Date = \$35</p>
<p>Benefit Calculation</p> <p>Part A</p> <ol style="list-style-type: none">1. $1.125\% \times \\$3,000 \times 15 \text{ years} = \\506.252. Permanent Supplement: $\\$11 \times 15 \text{ years} = \\165.003. $\\$506.25 + \\$165.00 = \\$671.25$ <p>Part B</p> <ol style="list-style-type: none">4. $1.8\% \times \\$3,000 \times 13 \text{ years} = \\702.005. $1.5\% \times \\$1,050 \times 13 \text{ years} = \\204.756. $\\$702.00 - \\$204.75 = \\$497.25$7. Special Retirement Account Annuity = \$35 <p>Normal Retirement Benefit</p> <ol style="list-style-type: none">6. $\\$671.25 + \\$497.25 + \\$35 = \\$1,203.50$ per month <p>Your monthly benefit represents Line 3 + Line 6 + Line 7.</p>

Early Retirement Benefit

Early Retirement Date

You are eligible for early retirement benefits when you reach age 55 with three years of vesting service, including vesting service you earned before 2003. 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 is known as your **early retirement date**.

Part A Benefit

If you retire before age 62, your benefit is reduced to account for the fact that you receive payments over a longer period of time.

The amount of your Part A early retirement benefit is available to you, without reduction, if you retire early—on or after your 62nd birthday. If you retire on or after your 55th birthday and before your 62nd birthday, your Pension Plan benefit is reduced by:

- 1/4% per month (3% per year) for each month that you receive payments on or after your 60th birthday and before your 62nd birthday and
- 5/12% per month (5% per year) for each month that you receive payments on or after your 55th birthday and before your 60th birthday.

For example, let's assume you retire at age 56 and six months. Your early retirement benefit would be reduced by 23.5%. The reduction is determined by:

- 1/4% per month for 24 months (between ages 60 and 62) = 6%
- 5/12% per month for 42 months (between age 56 and six months and age 60) = 17.5%

Your total early retirement reduction is 23.5% (6% plus 17.5%).

The following table is a partial list of benefit reductions that apply to your Part A benefit. The reductions vary based on your age in completed years and months.

Early Retirement Reduction Table for Part A Benefit	
Retirement Age	Benefit Reduction
62 or older	None
61	3%
60	6%
59	11%
58	16%
57	21%
56	26%
55	31%

The permanent supplement to your Part A benefit is not reduced due to early retirement.

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Supplemental Retirement Allowance

If you retire prior to your 62nd birthday and you were a plan participant on March 31, 2003, you are eligible to receive the **supplemental retirement allowance**. This allowance pays you an additional \$470 per month between your early retirement date and the month in which you turn 62.

Part B Benefit

The early retirement reductions that apply to the Part B benefit are the same ones that appear in the early retirement section of the Dominion Energy Ohio Union Pension Plan SPD. The following table is a partial list of those 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 for Part B Benefit	
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 Pension Plan benefit is supplemented by your Special Retirement Account annuity as of your early retirement date.

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Early Retirement Example
<p>The following example shows how a monthly early retirement benefit would be calculated for a 55-year-old employee who is retiring in May 2016.</p> <p>Final Average Earnings = \$3,000 (\$36,000 annually) Part A Credited Service Prior to April 1, 2003 = 15 years Permanent Supplement Credited Service Prior to April 1, 2003 = 15 years Part B Credited Service On and After April 1, 2003 = 13 years Estimated Social Security Benefit = \$1,000 Early Retirement Reduction for Part A Benefit = 31% Early Retirement Reduction for Part B Benefit = 24% Special Retirement Account Annuity as of Early Retirement Date = \$30</p>
<p>Benefit Calculation</p> <p>Part A</p> <ol style="list-style-type: none">1. $1.125\% \times \\$3,000 \times 15 \text{ years} = \\506.252. Early Retirement Reduction: $\\$506.25 \times 31\% = \\156.943. Reduced Part A Amount: $\\$506.25 - \\$156.94 = \\$349.31$4. Permanent Supplement = $\\$11 \times 15 \text{ years} = \\165.005. Part A Benefit: $\\$349.31 + \\$165.00 = \\$514.31$6. Supplemental Retirement Allowance = \$470 per month until age 62 (7 years) <p>Part B</p> <ol style="list-style-type: none">7. $1.8\% \times \\$3,000 \times 13 \text{ years} = \\702.008. $1.5\% \times \\$1,000 \times 13 \text{ years} = \\195.009. Unreduced Part B Benefit: $\\$702.00 - \\$195.00 = \\$507.00$10. Part B Reduction: $\\$507.00 \times 24\% = \\121.6811. Part B Benefit: $\\$507.00 - \\$121.68 = \\$385.32$12. Special Retirement Account Annuity = \$30 <p>Early Retirement Benefit</p> <ol style="list-style-type: none">13. $\\$514.31 + \\$470 + \\$385.32 + \\$30 = \\$1,399.63$ per month until age 62 <p>Your monthly benefit until age 62 represents Line 5 + Line 6 + Line 11 + Line 12.</p> <ol style="list-style-type: none">14. $\\$514.31 + \\$385.32 + \\$30 = \\929.63 per month on and after age 62 <p>Your monthly benefit on and after age 62 represents Line 5 + Line 11 + Line 12.</p>

Delayed Retirement Benefit

Delayed retirement works in the same way as described in the Delayed Retirement section of the Dominion Energy Ohio Union Pension Plan SPD. Any pay you earn after your normal retirement date counts for purposes of determining your final average earnings and any additional credited service also counts until you reach the combined Part A and Part B 30-year maximum.

Leaving Dominion Energy Before Becoming Eligible to Retire

You may receive a benefit from the Pension Plan if you are vested when your employment terminates before you are eligible to retire. **Vesting** refers to your nonforfeitable right to a benefit: the 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 with Dominion Energy. If your employment terminates after you are vested, you are considered to be a terminated vested participant. If your employment terminates before you are vested, you do not receive any benefits from the Pension Plan.

Vesting Service

Prior to April 1, 2003, vesting service is measured in months and years. Generally, when you complete a year of service, you earn a year of vesting service.

Effective April 1, 2003, you earn one month of **vesting service** for each month of service with Dominion Energy. You receive credit for service for each month in which you work at least one hour.

Vesting credit begins on your date of hire or your 18th birthday, whichever is later.

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 normal retirement benefit you had earned at the time of termination on the first day of the month on or after your 65th birthday.

Terminated Vested Benefits Payable at Early Retirement Date

You can begin to receive your retirement benefit as early as age 55 if you are vested. Your benefit is calculated using the early retirement formula described in the *Early Retirement Benefit* section.

Your benefit is available in a reduced amount based on your age at retirement. The following table shows the reduction. The following table is a partial list of benefit reductions. The reductions vary based on your age in completed years and months.

Early Retirement Reduction Table for Terminated Vested Participants	
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%

You are also eligible to receive the permanent supplement. The permanent supplement is reduced using the factors in the table above.

Breaks in Service and Reemployment

If you do not work for 12 or more consecutive months, you could have what is called a **break in service**.

If you are re-employed by Dominion Energy, break in service rules determine whether the vesting and the credited service that you earned before your employment terminated is reinstated.

You will *not*, however, have a break in service if you leave Dominion Energy:

- For any reason and your period of absence does not exceed 12 months; or
- For active military service and return to Dominion Energy within the time period required by law.

If you are not vested, a break in service can cause you to lose your vesting and credited service.

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 is restored if you are re-employed.

If you are *not vested* and you have a break in service due to termination of employment, your prior vesting service and credited service is restored if you are re-employed within five years of the date of your termination (within six years if you left Dominion Energy for the birth or adoption of your child). If you had a break in service before April 1, 2003, the break in service rules that govern the reinstatement of your prior vesting and credited service are those that were in effect on your date of termination.

After Retirement

If you return to work for Dominion Energy after you retire, any retirement payments stop until you retire again. During your re-employment, you earn vesting and credited service. When you retire again, your plan benefit is redetermined based on the 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.*

Payment Options

The payment options described in the Dominion Energy Ohio Union Pension Plan SPD are all applicable. Note that the Social Security leveling option only applies to your Part A and Part B benefit and Special Retirement Account.

If you are entitled to a Supplemental Retirement Allowance, it is paid in full without reduction for any payment option you choose.

Pre-retirement Death Benefit

If You Die Before Retirement While Employed

If you die before retirement and are not vested in a Pension Plan benefit (or if you are vested but are not married or have been married less than six months), your beneficiary does not receive any benefits from the Pension Plan.

If you die before retirement, your spouse is eligible to receive a monthly survivor benefit, if you have a vested Pension Plan benefit and you have been married for at least six months at the time of your death. Payment of the spouse’s benefit begins on the first day of the month after your death and continues for your spouse’s lifetime, unless your spouse elects to postpone when benefits start. The benefit is 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.

Date of Death	Spousal Benefit
After You Are Eligible for Early Retirement	<ul style="list-style-type: none"> ▪ Spouse’s benefit starts immediately after your death. ▪ Benefit is reduced using the early retirement reduction factors listed in the <i>Early Retirement Reduction Table for Part A Benefit</i> and <i>Early Retirement Reduction Table for Part B Benefit</i>. ▪ Spouse receives one-half of the permanent supplement reduced for early retirement and for the 50% joint and survivor option. ▪ Spouse does not receive any of the Supplemental Retirement Allowance for Part A of the plan. ▪ 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 is not reduced.

Date of Death	Spousal Benefit
Before You Are Eligible for Early Retirement	<ul style="list-style-type: none"> ▪ Spouse’s benefit starts immediately after your death. ▪ Benefit is reduced using the early retirement reduction factors listed in the <i>Early Retirement Reduction Table for Part A Benefit</i> and <i>Early Retirement Reduction Table for Part B Benefit</i>. Your benefit is further reduced based on your age at the time of your death. These reduction factors are listed in the table below. ▪ Spouse receives one-half of the permanent supplement reduced for early retirement and for the 50% joint and survivor option. ▪ 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 is not reduced.

Additional Pre-Retirement Death Reduction	
Age at Time of Death	Yearly Benefit Reduction
Age 35–55	3.0%
Age 30–34	0.5%
Under Age 30	0.333%

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.

If You Die Before Retirement After Leaving Dominion Energy

If you leave Dominion Energy with a vested Pension Plan benefit and you die before your benefit commencement date, your spouse is eligible to receive a benefit. The benefit is 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 commences at the date you would have reached your earliest early retirement age. The benefit will be reduced using the early retirement reduction factors listed in the *Early Retirement Reduction Table for Terminated Vested Participants*.

Claims and Appeal Procedure

For a detailed description of the claims and appeal procedure, refer to the Dominion Energy Ohio Union Pension Plan Summary Plan Description.

Changing or Terminating the Plan

Except as set forth in the following paragraph, no changes affecting benefits provided under the Pension Plan may be made without the written consent of the Executive Committee of the Union.

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Dominion Energy reserves the right to amend the Plan and revise the Summary Plan Description at any future date, without the consent of the Executive Committee of the Union for the following reasons: (1) to make nondiscretionary changes that are required to comply with federal and state laws, regulations and official regulatory guidance of general applicability, (2) to make changes in the organizations engaged to administer the plan, or (3) to update contact names, phone numbers, physical addresses, internet addresses or similar information. In the event of any such change, Dominion Energy shall provide written notice of the change to the Executive Committee of the Union within thirty (30) days before the effective date of the change, or as soon as practicable thereafter.