

**Dominion Energy Ohio**  
**UWUA Local G555**

*Dominion Energy Ohio Union*  
*Pension Plan*

**Summary Plan Description**  
**West Ohio Gas Supplement**

## **Introduction**

This document is a supplement to the Dominion Energy Ohio Union Pension Plan Summary Plan Description (Pension Plan). It describes special provisions for union eligible employees who were participating in the Pension Plan of the West Ohio Gas Division of the East Ohio Gas Company for Employees Represented by Local Union No. 308 of The Utility Workers Union of America, AFL-CIO (the Former West Ohio Gas Plan) on December 31, 2002, and who continued employment with the West Ohio Gas Division of the East Ohio Gas Company on January 1, 2003. A **union eligible employee** for purposes of this supplement is an employee of Dominion Energy who was, prior to January 1, 2003, in a job classification represented for collective bargaining purposes by Local 308 of the Utility Workers Union of America, AFL-CIO.

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

- Part A—Benefit for credited service prior to January 1, 2003, under the former plan provisions and
- Part B—Benefit for credited service on and after January 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 Summary Plan Description (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 will govern. 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 significant change to either the Dominion Energy Ohio Union Pension Plan document or the Dominion Energy Ohio Union Pension Plan SPD, you will be notified.

Benefits described in the SPDs 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.

**PENSION – WEST OHIO GAS SUPPLEMENT**

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**Definitions of Terms**

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### **Eligibility for Benefits under this Supplement**

Keep in mind that this Supplement describes special provisions for union eligible employees who were participating in the Former West Ohio Gas Plan on December 31, 2002, and who continued employment with the West Ohio Gas Division of the East Ohio Gas Company on January 1, 2003. If you do not meet this criteria, then this Supplement is inapplicable to you.

### **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 January 1, 2003
- Credited service on and after January 1, 2003.

### ***Pay for Years Prior to January 1, 2003***

**Pay for years prior to January 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 the company

Bonuses, overtime, supplements or other special payments not listed above are not part of your pay for the sake of this plan.

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 the company.

### ***Pay for Years On or After January 1, 2003***

**Pay for years on or after January 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 document.

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 the company.

### ***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 January 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 January 1, 2003**

Your **Part B credited service** is used to determine your Part B benefit. You will receive credit for service for each month in which you work at least one hour as a plan member on and after January 1, 2003. For example, if you are a plan member as of January 1, 2003, and you continue working for Dominion Energy through February 28, 2004, you will receive one year and two months of credited service. If instead you worked through March 3, 2004, you will receive one year and three months of credited service.

**Maximum Credited Service**

In general, the maximum credited service including credited service earned before and after January 1, 2003, is 30 years. However, if as of December 31, 2002, you had 25 or more years of credited service, you are able to accrue additional years of credited service for services performed through December 31, 2007, up to a maximum of 5 additional years of credited service, even if that total exceeds 30 years. If you have less than 25 years of credited service as of December 31, 2002, you will receive the normal maximum of 30 years of credited service.

***Permanent Supplement***

If you were a union eligible employee of the company on or before December 31, 2002, 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 will receive per month. The flat dollar amount will be \$10 per month per year of credited service earned through December 31, 2002 (expressed in years and fractional year if applicable) and is effective for retirements after January 1, 2003.

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

For vested employees whose employment terminates before normal retirement and for surviving spouses of terminated vested employees who receive pre-retirement death benefits before normal retirement, the permanent supplement will be reduced using the factors in the *Early Retirement Reduction Table for Terminated Vested Employees*.

For surviving spouses of active employees who receive pre-retirement death benefits before normal retirement, the permanent supplement will be 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, the company pays 50% 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 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 65<sup>th</sup> 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 January 1, 2003, under the former plan provisions and
- Part B—Benefit for credited service on and after January 1, 2003, under the current plan provisions.

The benefits based on your service on and after January 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:

<b>Part A: Normal Retirement Benefit Formula</b>				
1.125%	X	Final Average Earnings	X	Part A Years of Credited Service Prior to 1/1/2003
<b>plus Permanent Supplement</b>				
\$10		X		Credited Service Prior to 1/1/2003
<b>Equals</b>				
<b>Your Part A Pension Plan Benefit*</b>				
*Under the former plan provisions, the amount calculated under the career average formula as of December 31, 2002, will be 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 will be added to the amount calculated under the career average formula.				

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<b>Part B: Normal Retirement Benefit Formula</b>				
1.8%	X	Final Average Earnings	X	Part B Credited Service On or After 1/1/2003 (up to 30 years* when combined with Credited Service before 1/1/2003)
<b>Minus</b>				
1.5%	X	Estimated Social Security Benefit	X	Part B Credited Service On or After 1/1/2003 (up to 30 years* when combined with Credited Service before 1/1/2003)
<b>Equals</b>				
<b>Your Part B Pension Plan Benefit</b>				
*If you were a participant in the Former West Ohio Gas Plan on December 31, 2002, and had more than 25 years of credited service on January 1, 2003, you will continue to earn credited service. Your maximum credited service equals your credited service as of January 1, 2003, plus five years.				

If you choose to take your Special Retirement Account as an annuity, your Pension Plan benefit is supplemented by your Special Retirement Account annuity (described in the Dominion Energy Ohio Union Pension Plan SPD) as of your normal retirement date.

<b>Normal Retirement Benefit</b>
Part A Pension Plan Benefit
<b>Plus</b>
Part B Pension Plan Benefit
<b>Plus</b>
Special Retirement Account Annuity
<b>Equals</b>
<b>Your Normal Retirement Benefit</b>



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<b>Normal Retirement Example</b>
<p>The following example shows how a monthly normal retirement benefit would be calculated for a 65-year-old employee, who is retiring in December 2016.</p> <p>Final Average Earnings = \$3,000 (\$36,000 annually) Part A Credited Service Prior to January 1, 2003 = 15 years Permanent Supplement Credited Service Prior to January 1, 2003 = 15 years Part B Credited Service On and After January 1, 2003 = 14 years Estimated Social Security Benefit = \$1,050 Special Retirement Account as of Normal Retirement Date = \$35</p>
<p><b>Benefit Calculation</b></p> <p><b>Part A</b></p> <ol style="list-style-type: none"><li>1. <math>1.125\% \times \\$3,000 \times 15 \text{ years} = \\$506.25</math></li><li>2. Permanent Supplement: <math>\\$10 \times 15 \text{ years} = \\$150.00</math></li><li>3. <math>\\$506.25 + \\$150.00 = \\$656.25</math></li></ol> <p><b>Part B</b></p> <ol style="list-style-type: none"><li>4. <math>1.8\% \times \\$3,000 \times 14 \text{ years} = \\$756.00</math></li><li>5. <math>1.5\% \times \\$1,050 \times 14 \text{ years} = \\$220.50</math></li><li>6. <math>\\$756.00 - \\$220.50 = \\$535.50</math></li><li>7. Special Retirement Account Annuity = \$35</li></ol> <p><b>Normal Retirement Benefit</b></p> <ol style="list-style-type: none"><li>6. <math>\\$656.25 + \\$535.50 + \\$35 = \\$1,226.75</math> per month</li></ol> <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 55<sup>th</sup> birthday. If you retire before you reach age 65, the date you retire will be known as your **early retirement date**.

**Part A Benefit**

If you retire before age 62, your benefit will be reduced to account for the fact that you will 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 62<sup>nd</sup> birthday. If you retire on or after your 55<sup>th</sup> birthday and before your 62<sup>nd</sup> birthday, your Pension Plan benefit will be reduced by:

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

For example, let's assume you retire at age 56 and six months. Your early retirement benefit would be reduced by 21.5%. 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.

<b>Early Retirement Reduction Table for Part A Benefit</b>	
<b>Retirement Age</b>	<b>Benefit Reduction</b>
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 62<sup>nd</sup> birthday and you were a plan participant on December 31, 2002, you are eligible to receive the **supplemental retirement allowance**. This allowance pays you an additional \$500 per month between your early retirement date and the month in which you turn 62, or if earlier, your death.

### ***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.

<b>Early Retirement Reduction Table for Part B Benefit</b>	
<b>Retirement Age</b>	<b>Benefit Reduction</b>
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.

<b>Early Retirement Example</b>
<p>The following example shows how a monthly early retirement benefit would be calculated for a 55-year-old employee, who is retiring in December 2016.</p> <p>Final Average Earnings = \$3,000 (\$36,000 annually)                      Part A Credited Service Prior to January 1, 2003 = 15 years                      Permanent Supplement Credited Service Prior to January 1, 2003 = 15 years                      Part B Credited Service On and After January 1, 2003 = 14 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><b>Benefit Calculation</b></p> <p><b>Part A</b></p> <ol style="list-style-type: none"> <li>1. <math>1.125\% \times \\$3,000 \times 15 \text{ years} = \\$506.25</math></li> <li>2. Early Retirement Reduction: <math>\\$506.25 \times 31\% = \\$156.94</math></li> <li>3. Reduced Part A Amount: <math>\\$506.25 - \\$156.94 = \\$349.31</math></li> <li>4. Permanent Supplement = <math>\\$10 \times 15 \text{ years} = \\$150.00</math></li> <li>5. Part A Benefit: <math>\\$349.31 + \\$150.00 = \\$499.31</math></li> <li>6. Supplemental Retirement Allowance = \$500 per month until age 62 (7 years)</li> </ol> <p><b>Part B</b></p> <ol style="list-style-type: none"> <li>7. <math>1.8\% \times \\$3,000 \times 14 \text{ years} = \\$756.00</math></li> <li>8. <math>1.5\% \times \\$1,000 \times 14 \text{ years} = \\$210.00</math></li> <li>9. Unreduced Part B Benefit: <math>\\$756.00 - \\$210.00 = \\$546.00</math></li> <li>10. Part B Reduction: <math>\\$546.00 \times 24\% = \\$131.04</math></li> <li>11. Part B Benefit: <math>\\$546.00 - \\$131.04 = \\$414.96</math></li> <li>12. Special Retirement Account Annuity = \$30</li> </ol> <p><b>Early Retirement Benefit</b></p> <ol style="list-style-type: none"> <li>13. <math>\\$499.31 + \\$500 + \\$414.96 + \\$30 = \\$1,444.27</math> per month until age 62                      Your monthly benefit until age 62 represents Line 5 + Line 6 + Line 11 + Line 12.</li> <li>14. <math>\\$499.31 + \\$414.96 + \\$30 = \\$944.27</math> per month on and after age 62                      Your monthly benefit on and after age 62 represents Line 5 + Line 11 + Line 12.</li> </ol>

**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 will also count until you reach the combined Part A and Part B 30-year maximum.

### **Leaving the Company 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 the company. If your employment terminates after you are vested, you are considered to be a terminated vested employee. If your employment terminates before you are vested, you will not receive any benefits from the Pension Plan.

### ***Vesting Service***

Prior to January 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 January 1, 2003, you earn one month of **vesting service** for each month of service with the company. You will 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 18<sup>th</sup> birthday, whichever is later. You are vested in a benefit from the Pension Plan after you complete three years of vesting service.

### ***Break in Service***

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

You will *not*, however, have a break in service if you leave the company:

- For any reason and your period of absence does not exceed 12 months
- For active military service and return to the company 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.

### ***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 earned at the time of termination on the first day of the month on or after your 65<sup>th</sup> 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 will be calculated using the early retirement formula described in the *Early Retirement Benefit* section.

Your benefit will be 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 Employees	
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 will also be reduced using the factors in the table above.

**If You Are Rehired**

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

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 will be restored if you are re-employed.

If you are *not vested* and you have a break in service due to termination of employment on or after January 1, 2003, your prior vesting service and credited service will be restored if you are re-employed within five years of the date of your termination (within six years if you left the company for the birth or adoption of your child). If you had a break in service before January 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 the company after you retire, any retirement payments will stop until you retire again. During your re-employment, you will earn vesting and credited service. When you retire again, your plan benefit will be 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, Part B benefit and Special Retirement Account.

If you are entitled to a Supplemental Retirement Allowance, it will be 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 will 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 will begin on the first day of the month after your death and will continue for your spouse’s lifetime, unless your spouse elects to postpone when benefits start. The benefit will be 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.

<b>Date of Death</b>	<b>Spousal Benefit</b>
After You Are Eligible for Early Retirement	<ul style="list-style-type: none"> <li>▪ Spouse’s benefit will start immediately after your death.</li> <li>▪ Benefit will be reduced using the early retirement reduction factors listed on pages 10 and 11 in the <i>Early Retirement Reduction Table for Part A Benefit</i> and <i>Early Retirement Reduction Table for Part B Benefit</i>.</li> <li>▪ Spouse will receive one-half of the permanent supplement reduced for early retirement and for the 50% joint and survivor option.</li> <li>▪ Spouse will not receive any of the Supplemental Retirement Allowance for Part A of the plan.</li> <li>▪ 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 will not be reduced.</li> </ul>

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Date of Death	Spousal Benefit
Before You Are Eligible for Early Retirement	<ul style="list-style-type: none"> <li>▪ Spouse’s benefit will start immediately after your death.</li> <li>▪ Benefit will be reduced using the early retirement reduction factors listed on pages 10 and 11 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 will be further reduced based on your age at the time of your death. These reduction factors are listed in the table below.</li> <li>▪ Spouse will receive one-half of the permanent supplement reduced for early retirement and for the 50% joint and survivor option.</li> <li>▪ 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 will not be reduced.</li> </ul>

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 the Company***

If you leave the company on or after January 1, 2003, with a vested Pension Plan benefit and you die before your benefit commencement date, your spouse is eligible to receive a benefit. The benefit will be 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 will commence at the date you would have reached your earliest early retirement age. The benefit will be reduced using the early retirement reduction factors listed on page 13 in the *Early Retirement Reduction Table for Terminated Vested Employees*.

### **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 Gas Workers Union Local G555, Utility Workers Union of America, AFL-CIO (the Union).

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.