



Global Human Resources

2020 Benefit Plans Summary Annual Reports

Retirees of Rohm and Haas
Company and certain
of its Subsidiaries

A solid red rectangular bar at the bottom of the page, spanning the width of the content area.

Summary Annual Reports for ROHM AND HAAS COMPANY

This document provides the summary annual reports of the benefit plans applicable to eligible retirees and certain disabled employees of Rohm and Haas Company and certain of its Subsidiaries for the 2020 Plan year. Complete annual reports for the Plans described in this document have been filed with the Employee Benefits Security Administration as required by the Employee Retirement Income Security Act of 1974, as amended (ERISA).

You may not be eligible for every benefit plan described in this pamphlet.

Rohm and Haas Company and The Dow Chemical Company (TDCC) each reserve the right to amend, modify and terminate their respective benefit plans.

Summary Annual Report for the Rohm and Haas Company HEALTH AND WELFARE PLAN Plan Number 551 Employer Identification #38-1285128

This is a summary of the annual report of The Rohm and Haas Company Health and Welfare Plan, a health, life insurance, dental, temporary disability, long-term disability and death benefits Plan (Employer Identification Number 38-1285128, Plan Number 551), for the plan year January 1, 2020 through December 31, 2020. The annual report has been filed with the Employee Benefits security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Rohm and Haas Company, a wholly owned subsidiary of TDCC, has committed itself to pay certain health, long-term disability, and death benefit claims incurred under the terms of the plan.

Insurance Information

The Plan has insurance contracts with Metropolitan Life Insurance Company and Cigna Health and Life Insurance Company and affiliates (CIGNA) to pay certain life insurance, temporary disability, dental, HMO contracts, indemnity contracts, and prepaid dental claims incurred under the terms of the Plan. The total premiums paid for the plan year ending December 31, 2020 were \$5,923,260.

Because they are a so called “experience-rated” contracts, 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 December 31, 2020, the premiums paid under such “experience-rated” contracts were \$4,527,909 and the total of all benefit claims paid under these “experience-rated” contracts during the Plan year were \$3,744,001.

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 item listed below is included in that report;

Insurance information, including sales commissions paid by insurance carriers.

Summary Annual Report for The Dow Chemical Company EMPLOYEES' SAVINGS PLAN Plan Number 002 Employer Identification #38-1285128

This is a summary of the annual report for The Dow Chemical Company Employees' Savings Plan (Employer Identification Number 38-1285128, Plan Number 002) for the plan year 01/01/2020 through 12/31/2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$1,061,671,783. These expenses included \$3,204,847 in administrative expenses and \$1,057,570,066 in benefits paid to participants and beneficiaries, \$246,119 in certain deemed and/or corrective distributions, and \$650,751 in other expenses. A total of 35,803 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, were \$11,502,338,834 as of the end of the plan year, compared to \$10,913,979,302 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$588,359,532. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$1,653,516,647, including employer contributions of \$2,578,875, employee contributions of \$215,067,630, other contributions/other income of \$111,801,150, gains/(losses) of -\$33,008,077 from the sale of assets, and earnings from investments of \$1,357,077,069.

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;

- An accountant's report.
- Financial information and information on payments to service providers.
- Assets held for investment.
- Insurance information, including sales commissions paid by insurance carriers.
- Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

Your Rights to Additional Information

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at Dow North America Benefits 2511 E. Patrick Rd., Midland, Michigan 48674 (800) 344-0661.

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.

You also have the legally protected right to examine the annual report at the main office of the plan: Dow North America Benefits 2511 E. Patrick Rd., Midland, Michigan, 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 of Labor should be addressed to: Public Disclosure Room, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-13.1, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)



**Dow North America Benefits
Ben Branch Center
2511 East Patrick Road
Midland, Michigan 48674**

**PRESORTED
FIRST CLASS MAIL
US POSTAGE PAID
MIDLAND MI
PERMIT NO. 16**

318-70269-1221XMCK

McKAY274088