




Global Human Resources

# **2023 Benefit Plans Summary Annual Reports**

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Retirees of Rohm and Haas  
Company and certain  
of its Subsidiaries

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## **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 2023 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.

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### **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, 2023 through December 31, 2023. 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) and Aetna Life Insurance Company to pay certain life insurance, dental, Health Maintenance Organization (HMO) contracts, indemnity contracts, and prepaid dental, health, and Preferred Provider Organization (PPO) contract claims incurred under the terms of the Plan. The total premiums paid for the plan year ending December 31, 2023 were \$7,017,685.

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, 2023, the premiums paid under such “experience-rated” contracts were \$3,776,749 and the total of all benefit claims paid under these “experience-rated” contracts during the Plan year were \$3,198,842.

## **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.

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## **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 Form 5500 Annual Report of Employee Benefit plan of The Dow Chemical Company Employees' Savings Plan (Employer Identification Number 38-1285128, Plan Number 002) for the plan year January 1, 2023 through December 31, 2023. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a single employer, defined contribution plan with the following characteristics: profit sharing, ERISA Section 404(c), partial participant-directed account, code section 401(k) feature, code section 401(m) arrangement, ESOP, leverage ESOP, 401(k) or 403(b) plan that provides for automatic enrollment, total or partial

participant-directed account services of leased employees, U.S. based that covers residents of Puerto Rico, member of a controlled group.

## **Basic Financial Statement**

Benefits under the plan are provided by a trust fund. Plan expenses were \$1,181,934,639. These expenses included \$1,557,539 in administrative expenses and \$1,180,195,192 in benefits paid to participants and beneficiaries, \$181,908 in certain deemed and/or corrective distributions, and \$0 in other expenses. A total of 33,287 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 \$10,073,680,220 as of the end of the plan year, compared to \$9,295,343,465 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$778,336,755. 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 \$1,961,769,757, including employer contributions of \$122,154,455, employee contributions of \$263,792,030, other contributions/other income of \$85,884,081, gains/(losses) of \$12,881,474 from the sale of assets, and earnings from investments of \$1,477,057,717.

## **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.

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

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