GSK Cash Balance Pension Plan

Summary Plan Description

October 1, 2018

Summary Material Modification

January 1, 2021

Summary of Material Modifications to the GSK Cash Balance Pension Plan

This Summary of Material Modification ("SMM") modifies some of the information contained in the Summary Plan Description ("SPD") for the GSK Cash Balance Pension Plan (the "Plan") dated October 1, 2018.

In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern. If there is a conflict between this document or the SPD and the terms of the Plan, the Plan terms govern.

Modification(s)

The GSK Cash Balance Pension Plan has been amended effective January 1, 2021. These amendments include freezing the Plan's eligibility and changes to company credits. The following highlights the changes.

1. No future company credits will be made to the Plan after December 31, 2020, other than as explicitly indicated below for those receiving benefits under the GSK Long-Term Disability (LTD) program. (Prior to 2021 GSK made company credits to participants' accounts equal to 5% of their eligible pay.)

2. No new participants will be added to the Plan after December 31, 2020, nor will any account be established for participants rehired after December 31, 2020.

3. Participants with an account in the Plan as of December 31, 2020 will keep their accounts and their account balances will continue to grow with interest credits per the terms of the Plan.

4. The age for required minimum distributions will increase from age 70½ to age 72.

5. If you started to receive benefits under the GSK Long-Term Disability (LTD) program prior to January 1, 2021 you will continue to receive company credits in the Plan according to the Plan rules:

    a. You will receive company credits until your LTD benefits end, or you start your pension benefit, if earlier. Interest credits in the Plan will continue until you start your pension benefit.

    b. If you start your pension benefit (either as an annuity or a lump sum) while on LTD, your LTD benefit under GSK's LTD program will be reduced by the value of your pension benefit (in the form of a single life annuity).

If you have questions about this change in benefits, please contact the GSK Benefits Center toll-free at 1-844-358-0600 (312-843-5252). Benefit Center representatives are available, Monday through Friday from 8 am to 8 pm ET, except on holidays. For TDD communication services for the hearing impaired, contact your local relay service or the National Relay System at 711.

Plan Administrator – Update to page 15
GlaxoSmithKline LLC
5 Moore Drive, Research Triangle Park, NC 27709
ATTN: Plan Administrator (US Benefits 17.1E)

GSK Benefits Center – Updates to pages 13 &16
p. 13 Domestic Relations Orders: GSK Benefits Center attention: Qualified Order Center, P.O. Box 1433, Lincolnshire IL 60069-1433
p. 16 Recordkeeper: Alight Solutions LLC Dept 03902, P.O. Box 1590, Lincolnshire, IL 60069-1590

GlaxoSmithKline Cash Balance Pension Plan

Table of Contents

GlaxoSmithKline Cash Balance Pension Plan

Introduction

The GlaxoSmithKline Cash Balance Plan is a cash balance plan, which means that each participant has a bookkeeping account within the Plan. Each payroll period, this account is credited with company credits based on your eligible pay and with interest credits based on your account balance at the beginning of the payroll period. Generally, when you elect to begin receiving your pension benefit you will have a choice of different forms of payment. The value of your account can be converted into a monthly pension benefit payable for your life (an "annuity") or can be paid as a single lump sum payment as provided later in this Summary.

This is a Summary Plan Description for the GlaxoSmithKline Cash Balance Pension Plan in effect as of October 1, 2018. This Summary Plan Description is not intended to be the legal Plan document or a contract between GlaxoSmithKline and any individual. If there is a discrepancy between this Summary Plan Description and the official Plan document, the official Plan document will control. To the extent that the official Plan document is silent, this Summary Plan Description will control. GlaxoSmithKline reserves the right to amend or terminate the Plan at any time.

The terms of the Plan in effect prior to October 1, 2018, are described in previous versions of the Plan's Summary Plan Description.

If an employee who participated in the SmithKline Beecham Cash Balance Pension Plan, the Glaxo Wellcome Cash Balance Plan, the Glaxo Retirement Plan, the Employees' Retirement Plan of Burroughs Wellcome Co., or the SmithKline Beecham Pension Plan and retired or terminated before July 1, 2001, or who participated in the Block Drug Restated Retirement Plan and retired or terminated before August 1, 2001, that employee's benefit is determined under the applicable prior plan's provisions as of the date that his or her employment ended.

The Prior Plans

The Plan was formed as a result of the merger of the SmithKline Beecham Cash Balance Pension Plan into the Glaxo Wellcome Cash Balance Plan. These plans are referred to throughout this Summary as the "Prior Cash Balance Plans." In addition, on May 31, 2002, the Block Drug Restated Retirement Plan (the "Block Drug Plan") was merged into the Plan.

The Glaxo Wellcome Cash Balance Plan was formed after the Glaxo Retirement Plan and the Employees' Retirement Plan of Burroughs Wellcome Co. were merged and amended and restated as a cash balance plan. The SmithKline Beecham Cash Balance Pension Plan was formed after the SmithKline Beecham Pension Plan was amended and restated as a cash balance plan. The plans that preceded the Prior Cash Balance Plans are referred to throughout this Summary as the "Prior Traditional Pension Plans."

Eligibility and Participation

Eligible Employees

In general, you are an eligible employee if you are a full-time or part-time US employee of GSK or a company affiliated with GSK that participates in the Plan, including affiliated companies in Puerto Rico that have adopted the Plan (a "participating company").

You are not an eligible employee if:

- You are earning a benefit under any other defined benefit pension plan sponsored by a participating company;
- You are covered by a collective bargaining agreement, unless the agreement provides for Plan participation;
- You are a non-resident alien who receives no compensation from sources within the United States, or you are a resident alien designated for temporary assignment by a participating company;
- You are treated as a leased employee or an independent contractor by a participating company (even if you are subsequently treated as an employee for certain purposes);
- You are not on an employee payroll of a participating company; or
- You have entered into an agreement with a participating company that excludes you from participation in its employee benefit plans (even if you are treated as an employee for certain specified purposes).

Participation

Generally, you become a participant after you complete one year of service. This happens automatically, and you do not need to enroll.

How Your Service with the Company Is Counted

Your "period of service" begins on your date of hire and ends on the date you terminate employment. For purposes of this Summary Plan Description, 12 months of service are referred to as a "year of service," and the terms "period of service" and "years of service" are used interchangeably.

Generally, all periods of employment with GSK and affiliated companies are combined to calculate your period of service. If you terminate employment and are reemployed within 12 months of your initial absence, you will earn service for the time that you were away.

If you are an eligible employee, you will automatically become a participant provided you have completed one year of service with GSK or an affiliated company (this includes both participating companies as well as companies that are related to GSK that do not participate in the Plan). However, if you were not an eligible employee when you completed one year of service (for example, if you were an employee of an affiliated company that does not participate in the Plan), you will be able to participate in the Plan only after you become an eligible employee.

If your employment with a participating company terminated before you completed the year of service required for Plan participation, and you are subsequently rehired, your initial service will be added to your subsequent service for purposes of determining your eligibility if you return to the company within five years.

Counting Prior Participation

If you were a prior plan participant in any of the following groups, you will be eligible to participate in the Plan again as soon as you become an eligible employee of a participating company.

- You were participating in the Plan on or after July 1, 2001 and terminated employment or transferred to a GSK affiliate that is not a participating company.
- You were not an eligible employee on July 1, 2001, but you participated in one of the Prior Traditional Pension Plans or one of the Prior Cash Balance Plans.
- You participated in the Block Drug Plan prior to August 1, 2001.

Unless provided otherwise above, if you had a leave of absence or separation from service prior to July 1, 2001 and were not rehired by a participating company on or after that date, then you will not have any rights under this Plan. Your rights and benefits will be governed by the plan in effect on the date that you terminated employment.

Vesting

You are fully vested in your benefit upon participation in the Plan. To be "vested" means that you are eligible to receive a pension benefit from the Plan after you terminate employment.

Calculating the Amount of Your Benefit

The Cash Balance Account

The formula used to determine your cash balance account is the sum of:

- Company credits, plus
- Interest credits.

Certain employees who had benefits in Prior Plans may also have been credited with an Opening Balance as described in the *Opening Balance* bullet below.

Definitions

- **Company Credits** — This is the amount that GSK contributes to your account. It is equal to 5% of your eligible pay and is credited each payroll period.
- **Eligible Pay** — This includes base pay or base salary, regularly scheduled bonus/incentive pay, premium pay, overtime, shift differential and certain pre-tax deferrals. Eligible pay does **not include** sign-on bonuses, separation pay, foreign living allowances, reimbursements and expense allowances, relocation payments or moving expenses, educational expenses covered by the educational assistance plan, special awards and bonuses, worker's compensation payments, reimbursements from flexible spending or health savings accounts, amounts deferred under a nonqualified deferred compensation plan, reimbursements for meals and lodging expenses, any type of imputed income, income recognized in connection with stock options and other stock related payments, and any other form of remuneration designated by GSK from time to time as ineligible for inclusion under the Plan.

  As required by federal law, compensation that exceeds a maximum amount each year is not considered for purposes of the Plan. The IRS determines this compensation limit each year and may increase it to reflect cost-of-living increases. The current amount for this limit may be found on the GSK Benefits Center portal or by calling the GSK Benefits Center.

  If you terminate employment, compensation you receive after your last regular paycheck, including any pro-rated bonus payments and vacation payouts, will not be considered as eligible pay for purposes of the Plan.
- **Interest Credits** — Interest is credited each payroll period. It is based on your account balance at the

beginning of the payroll period. The annual interest rate is determined each year and is based on the average yield of 30-year Treasury Bonds, which are long-term US government–backed securities issued each month.

The 24-month average of 30-year Treasury Bond rates ending each June 30 (rounded to the next higher ¼ percent), not to exceed the 3rd segment rate for funding valuations published in September by the Internal Revenue Service, will be used for the following year.

Interest credits continue to be credited to your account until you receive your benefit.

You do not direct the investments in the Plan as you do in the GSK 401(k) Plan. Investments are managed for you by GSK, and GSK assumes the investment risk.

- **Opening Balance** — Certain participants were credited with an opening balance, determined as follows:
  - Each eligible employee who participated in a Prior Cash Balance Plan as of June 30, 2001, was provided an opening balance equal to the account balance under that Prior Cash Balance Plan if that individual was an eligible employee on July 1, 2001. If the employee had a balance under both Prior Cash Balance Plans, the opening balance is the sum of both account balances.
  - If you were an active Block Drug Plan participant on January 15, 2001, and you were an eligible employee under the Plan on May 1, 2002, your opening balance (also known as your Block Drug Conversion Balance) was set as the present value of your Block Drug Plan accrued benefit. Benefit enhancements provided pursuant to the Block Drug Plan were included for certain participants who attained age 59 between January 15, 2001, and January 15, 2003.
  - Special rules also apply for determining the opening balance of certain terminated participants who are rehired as eligible employees after July 1, 2001. See the section titled "Rehires" later in this Summary.
  - Special rules also apply for determining the opening balance of individuals who participated in a Prior Traditional Pension Plan before the merger of the Prior Cash Balance Plans.

Account Growth Example

Assume that Dale has worked for GSK for several years and has a current account balance of $10,000 and annual eligible pay of $75,000, paid twice a month. The annual interest rate for this example is 3%. Company credits and interest credits are allocated each payroll period. This example shows how Dale's account will grow each twice-monthly payroll period.

How the Account Will Grow each Payroll Period	
Current account balance	$10,000.00
Plus, Interest Credits on your account balance 3% annually → 0.1232% each payroll	12.32
Plus, Company Credits of 5% of $75,000 annually → $75,000 divided by 24 payroll periods x 5%	156.25
Equals Account Balance at the End of the payroll period	$10,168.57

Rehires

Account Balances

Rehired Cash Balance Plan Participants:

- You were an active participant in the Plan on or after July 1, 2001, terminate employment, and are rehired as an eligible employee after that date; or
- You were a participant in one of the Prior Cash Balance Plans who terminated employment before July 1, 2001 and are rehired as an eligible employee on or after that date.

If you have an existing account balance, new company credits and interest credits will be made to your existing account.

If you do not have an existing account balance, a new account will be created for any new company and interest credits that you earn after re-employment. If you are receiving monthly annuity payments, you will continue to receive those payments as you elected.

Rehired Prior Traditional Pension Plan Participants:

- You terminated employment prior to January 1, 1997, after participating in the Glaxo Retirement Plan or the Employees' Retirement Plan of Burroughs Wellcome Co.; or
- You terminated employment prior to January 1, 1999, after participating in the SmithKline Beecham Pension Plan.

If your vested benefits have not been paid, an opening balance will be created for you equal to the present value of your accrued benefit under the terms of the applicable Plans above, determined as of your rehire date as an eligible employee. If you participated in more than one Prior Traditional Pension Plan and have not begun to receive those benefits, your opening account balance will include the benefits from all those Plans.

If you received any lump sum or annuity payments of vested benefits, then you will not have an opening balance. If you are receiving monthly annuity payments, you will continue to receive those payments as you elected.

If you were not vested and you were rehired as an eligible employee within five years after terminating employment, your opening balance was determined as the present value of your accrued benefit under the terms of the applicable Prior Traditional Pension Plan as of your rehire date as an eligible employee.

If you were not vested and you are rehired more than five years after you terminated employment, you do not have an opening balance.

Rehired Block Drug Participants

If you participated in the Block Drug Plan and terminated employment before May 1, 2002 and are reemployed as an eligible employee on or after May 1, 2002, your opening account balance is determined as follows.

If you have vested benefits and have not begun receiving payments or you were not a vested participant and you were rehired as an eligible employee within five years after terminating employment, your opening balance will be the present value of your accrued benefit determined as of your rehire date as an eligible employee. Generally, if you received any lump sum or annuity payments of vested benefits, then you will continue to receive any eligible annuity payments and you will not have an opening balance.

If you were not vested and you are rehired more than five years after you terminated employment, you will not have an opening balance.

Pre-Retirement Survivor Benefits

Introduction

Pre-retirement survivor benefits provide pension benefits for your spouse or designated beneficiary (your survivor) if you die before you begin to receive a pension. This person (or persons) is called your survivor. You are eligible for pre-retirement survivor benefits as soon as you begin to participate in the Plan. These benefits are provided at no cost and apply whether or not you are employed by GSK at the time of your death.

Designating a Beneficiary

Your pre-retirement survivor benefits will vary depending on who you designate as your beneficiary.

If you are married, federal law requires that your spouse must be your sole primary beneficiary. If you wish to name someone other than your spouse as primary beneficiary, your spouse must consent by "waiving beneficiary rights." To do so, your spouse must sign the "Consent of Spouse" section of the pre-retirement beneficiary authorization form. By law, your spouse's signature must be witnessed by a Notary Public.

If you are single: including legally separated, divorced, or widowed (you may need to establish to the Plan Administrator's satisfaction that you do not have a spouse) **or if you are married and your spouse consents,** you may designate one or more individuals, or a trust, a charitable organization, or your estate, as a beneficiary to receive a pre-retirement survivor benefit.

If more than one individual or entity is named as beneficiary, then, unless specified otherwise in the beneficiary designation, the payment will be divided evenly among the beneficiaries.

You will also be able to name a "contingent" beneficiary—someone to receive your benefit if your primary beneficiary is no longer living.

Beneficiary designations can be made only by using the Plan's standard forms and procedures; separate legal documents or requests for special conditional or complex designations will not be accepted or processed.

You can designate a beneficiary by visiting the GSK Benefits Center portal at http://digital.alight.com/gsk. You can also speak with a GSK Benefits Center Representative by calling 844-358-0600 (toll-free), or +1-312-843-5252, Monday through Friday from 8 am to 8 pm, ET, except on holidays. For TDD communication services for the hearing impaired, contact your local relay service or the National Relay System at 711.

When and in What Form Survivor Benefits Are Payable

Spousal Survivor Benefit

If your spouse is your beneficiary, the survivor benefit for your spouse is generally payable in an amount that is the actuarial equivalent of the benefit that your spouse would have received if you had retired on the day before your death with an immediate qualified joint and survivor annuity. Monthly payments would be payable after your death to your spouse for life in an amount equal to one hundred percent (100%) of the reduced joint and survivor benefit that would have been paid to you.

Your surviving spouse can elect to receive payment on the first day of any month following your death, but not later than the date you would have attained age 65. If you die after age 65, the payments to your surviving spouse will start as of the first day of the month following your death. Your spouse may elect out of receiving a survivor annuity and choose to receive a lump-sum payment instead.

The survivor benefit will be paid as an automatic one-time distribution if the value of your account balance is $5,000 or less.

Non-Spousal Survivor Benefit

If you are married, you may also designate a non-spousal beneficiary with your spouse's consent. See the Designating the Beneficiary section above for further details.

The survivor benefit for non-spousal beneficiaries is generally payable in a lump sum. Payments begin as soon as possible following the Plan Administrator's receipt of the required documents.

When You Leave GSK

Retirement

The GSK Cash Balance Pension Plan defines normal retirement as age 65, and early retirement as age 55 with 10 years of service or age 62. However, you may apply for a distribution of your benefit at any time following your termination of employment regardless of your age.

If you defer receiving payments of your pension benefits, your cash balance account will continue to grow with interest until you begin to receive payments. Most Plan participants must begin to receive payments by April 1 of the year following the year in which they turn age 70½.

Disability

If you become disabled and terminate employment due to that disability, you will continue to earn benefits in the Plan if you meet all the following criteria:

- You are covered by a Long-Term Disability (LTD) Plan sponsored by GSK or an affiliated company and you are receiving LTD benefits; and
- You postpone receiving a pension from the Plan while receiving LTD benefits.

If you qualify, you will continue to accumulate company credits and interest credits during your disability until the earlier of:

- The date you elect to receive your pension from the Plan;
- The date your LTD benefits end; or
- Your date of death.

The company credits during LTD will be based on the eligible pay used to determine your LTD benefits.

If you choose to take your pension benefit while you are receiving benefits under GSK's LTD Plan, the value of your pension (in the form of a single life annuity, regardless of the distribution form you choose) will be offset from your monthly LTD benefit. There is no impact on your medical, dental, or life insurance coverages if you choose to take your pension benefit while on LTD.

Starting Your Pension Benefit

Conversion into Annuity and Determining Your Benefit Amount

The automatic or "normal form" of benefit is either a single life annuity (if you are single) or a qualified joint and 100% survivor annuity (if you are married).

When you elect to begin receiving benefits, your account balance is converted into the applicable annuity. The calculation uses (1) conversion tables based on your age; (2) mortality tables; (3) interest rates prescribed by the Plan and the Internal Revenue Code for the year that you start your benefit.

Annuity payment calculations will vary based on your age. The younger you are when payments begin, the lower each monthly payment will be because your account balance is converted into a longer period of payments.

If you accrued a benefit under the Prior Traditional Pension Plans or the Block Drug Plan, your benefit will be the greater of the monthly annuity described above, or a minimum benefit based on what you earned under your prior plan.

See the section titled "Your Payment Options" below for an explanation of alternate forms of benefit.

How to Request Your Pension Benefit

You should start the process 45-90 days before you wish to receive payment of your benefit. There are two ways to process your elections. Whether you choose to process most of the steps Online or via Paper, there will be a final paper form that you must sign in the presence of a Notary Public to authorize your election.

Online: Visit the GSK Benefits Center portal at http://digital.alight.com/gsk. There you can start the process, view your benefit converted to each of the available payment options, and make your election. You will be able to have your Authorization Kit delivered to your secure mail box so that you can print the Authorization Form to sign in the presence of a notary. Lastly, you may upload the signed and notarized form. You will receive a printed confirmation of your kit in the mail for your records.

Paper: Call the GSK Benefits Center at 844-358-0600 (toll-free), or 312-843-5252 outside the US to start the process. They will mail you a "Benefit Commencement Kit" that shows your benefit converted to each of the available payment options. You will call the GSK Benefits Center back to make your election and then they will mail you an "Authorization Kit". This kit includes the Authorization Form that must be signed by you in the presence of a notary and returned to start your pension.

Your Payment Options

If your account balance is greater than $5,000, you may choose from the Plan's various payment options described below, some of which are subject to certain spousal consent requirements.

Some options provide pension payments ending at your death; others provide continuing benefit payments after your death. If you are married, federal law requires that you name your spouse to receive those continuing benefits unless he or she consents to your naming someone else. Your spouse's consent must be in writing prior to the start of payments. In addition, a Notary Public must witness your spouse's signature of consent.

If you name your spouse as the joint annuitant of a qualified joint and 50% or 100% survivor annuity, your spouse's consent is not required.

If you elect a payment option, but die before payments begin, the payment option that you selected will be void and your beneficiary will receive a benefit as described in the section titled "Pre-Retirement Survivor Benefits" earlier in this Summary.

Once you begin to receive payments under one of these options, you may not change that option.

- **Single-Life Annuity, No Beneficiary or Survivor Option** — This option pays you monthly pension benefits during your lifetime, with no continuing benefit payments after your death. This option is the normal form of payment for participants who are single as of their benefit commencement date. Your spouse's consent is required if you are married and elect this option.

- **Joint and Survivor Option** — This option pays monthly pension benefits over two lifetimes – yours and the person you name as your "joint annuitant." You will receive monthly payments during your lifetime. Then after your death, the Plan will make monthly payments to your joint annuitant for his or her lifetime if he or she survives you.

  Generally, choosing the Joint and Survivor Option reduces your monthly payment since this option provides pension benefits for two lifetimes instead of one. The reductions depend on your age, the age of your joint annuitant, and the amount of your pension benefit you want him or her to receive after your death. You may choose to have your joint annuitant receive, after your death, 50% or 100% of your reduced pension. The 100% Joint and Survivor Option is not available if you designate a non-spouse joint annuitant that is 10 or more years younger than you.

  The normal form of payment for participants who are married as of their benefit commencement date is a 100% joint and survivor option with the spouse as the joint annuitant. If you are married, you must have consent from your spouse to name someone else as the joint annuitant.

Because the monthly pension payments are calculated based on the age of your designated joint annuitant, you may not change the joint annuitant once payments begin. However, if your spouse who was your joint annuitant dies after you begin receiving payments, you may, within three months of a marriage to a new spouse, designate your new spouse as your joint annuitant. The joint and survivor annuity will be adjusted so that the annuity remains actuarially equivalent to the benefit that was payable to you before the death of your original spouse. It is your responsibility to call the GSK Benefits Center within the timeframe specified above if you wish to take advantage of this provision.

- **5, 10, 15, 20 Years Certain and Life Option** —This option pays you monthly pension benefits during your lifetime. The period certain for 5, 10, 15, or 20 years begins when you start receiving your pension. depending on your selection

  After your death, this option also provides monthly payments to your designated beneficiary(ies) for the remainder of the “period certain:” In exchange for this period certain of payments, your monthly pension payment will be reduced based on the length of the period certain. Unlike the joint and survivor option, your beneficiary’s date of birth is not part of the calculation when determining your monthly pension payment.

  If you die before the end of the period certain, your monthly payment will be paid to your beneficiary until the end of the period certain. If you have no surviving beneficiary, the value of your remaining monthly payments for the period certain will be paid in a single sum to your estate.

  If your beneficiary dies while receiving payments prior to the end of the period certain, the value of the remaining monthly payments for the period certain will be paid in a single sum to your beneficiary’s estate.

  In case of multiple beneficiaries, benefits will be paid to the multiple beneficiaries or to the remaining beneficiaries if one dies while receiving benefits.

  If you die after the end of the period certain, no pension benefit will be paid to your designated beneficiary(ies).

  With this option, you may designate one or more individuals as primary and/or contingent beneficiary(ies). However, you may not name an entity, such as a trust or charitable organization, as a beneficiary under this option. You may change your beneficiary(ies) after your pension payments begin until the earlier of your death or the expiration of the period certain. If you are married, your spouse’s consent is required if you elect this option.

- **Level Income Option** — You may choose this option if you are under age 62. With this option, your overall total retirement income, including both monthly pension benefit payments and Social Security, is targeted to remain fairly constant throughout your retirement years. You receive a higher monthly pension payment from the date your pension begins until the month following the month when you turn age 62. At that time your monthly pension payment is reduced, since you are eligible to receive Social Security benefits. The reduction is based on your estimated Social Security benefit at age 62, which is calculated based on the Social Security law in effect when you begin receiving your benefit. It is important to note that the actual Social Security benefits that you receive may be greater or less than the estimate used to reduce your pension. Be aware that if your estimated Social Security calculation amount is greater than the monthly pension payment, it may reduce your post–age 62 pension benefit to zero. You are responsible for beginning your Social Security benefits.

  You may elect this option alone or in combination with a Joint and Survivor Option. Your spouse’s consent is required if you are married and elect this option as a Single Life Annuity or with the Joint and Survivor Option where your spouse is not designated as the joint annuitant.

- **Lump Sum Option** — This option allows you to choose to receive a single cash payment of your entire pension benefit. If you are married, your spouse’s consent is required if you elect this option.

There are other optional forms of payment that were available under the Prior Cash Balance Pension Plans. These payment options continue to be available under the Plan and are summarized in the section titled "Grandfathered Forms of Payment" later in this Summary.

Automatic One-Time Distribution

If your account balance is $5,000 or less when you leave GSK, the Plan requires that you receive an automatic one-time distribution of your account balance.

You can elect to receive your automatic one-time distribution either as a cash payment or as a rollover to another qualified plan or IRA.

Approximately 30 days after your separation from employment with GSK, you will receive an "Automatic Payment Notice." This notice provides details to contact the GSK Benefits Center to make your election by a specified deadline (about 60 days from the notice date).

If you do not make a distribution election by the deadline indicated in your Automatic Payment Notice, your distribution will be automatically processed as follows:

- **If your account balance is greater than $1,000 but equal to or less than $5,000** and you do not make a distribution election by the deadline, your balance will be rolled over to an IRA in your name with a financial institution selected by the Plan Administrator that accepts these rollovers.

  The payment will go directly to the financial institution and you will not receive a check. You will receive details about your account and how to access it directly from the financial institution. They may charge fees for opening, closing, and/or administering the account. Further details and contact information for the financial institution will be provide in your Automatic Payment Notice.

  If you are a resident of Puerto Rico and you do not make a distribution election by the deadline, your account balance will remain in the Plan until you call the GSK Benefits Center to request your distribution.

- **If your account balance is $1,000 or less** and you do not make a distribution election by the deadline, a cash payment will be made to you.

Your automatic distribution will be paid as soon as practicable after your termination of employment. This distribution will be made without your consent or your spouse's consent.

If you die with an account balance of $5,000 or less, the rules above will apply to your beneficiary(ies). Your beneficiary(ies) would receive an Automatic Payment Notice and follow the same process described above.

Survivor Benefits

If your pension payments have begun, the payment option you elected to receive will determine whether any form of survivor benefit will be paid after your death. See the section titled "Your Payment Options" above.

Pension Life Insurance Benefit

If you were working on or after December 31, 2001, terminated employment, and commenced your benefit payments before January 1, 2010, your beneficiary(ies) may be eligible for a pension life insurance benefit upon your death. Your beneficiary(ies) are eligible for this benefit if on the date your employment ended you met the requirements under 1 and 2 below:

1. You attained age 55 **and** had been credited with at least ten (10) years of service; **or** your age plus your years of service equaled or exceeded 75 **and** you were credited with a minimum of 20 years of service;

and

2. You started to receive monthly pension payments before January 1, 2010, **and** you elected to receive your entire pension benefit as an annuity.

If you met these eligibility requirements, your named beneficiary(ies) will be eligible for a pension life insurance benefit in an amount equal to six (6) times your annual pension benefit, determined as of your termination of employment, and calculated as a single life annuity. For example, if your annual pension benefit paid in the form of a single life annuity is $20,000, your beneficiary(ies) will receive a life insurance benefit of $120,000.

This benefit is in addition to any survivor benefit payable under the annuity form of the pension benefit you elected.

The cost of this pension life insurance coverage is taxable to you (i.e. subject to income tax) during your lifetime. If at any time, you do not wish to maintain or be taxed on this benefit, then you may waive this pension life insurance coverage by calling the GSK Benefits Center at 844-358-0600 (toll-free), or 312-843-5252 if outside the US.

You must make a separate beneficiary election for this benefit. You may designate one or more individuals, or a trust, a charitable organization, or your estate, as your primary and/or contingent beneficiary. If you do not name a beneficiary, payment will be made to your estate.

This beneficiary designation for the pension life insurance benefit does not have to be the same as the survivor of your annuity payment option. You may not assign ownership of this pension life insurance benefit. If you are married, you do not need your spouse's consent to make or change beneficiary designations for this pension life insurance benefit.

You can designate a beneficiary by visiting the GSK Benefits Center portal at http://digital.alight.com/gsk. You can also speak with a GSK Benefits Center Representative by calling 844-358-0600 (toll-free), or 312-843-5252 if outside the US, Monday through Friday from 8 am to 8 pm ET, except on holidays.

This pension life insurance benefit does not provide for an accelerated benefit even in the case of serious illnesses.

Loans and Withdrawals

The Plan does not permit loans or withdrawals from anyone's account for any reason.

Federal Income Taxation

Taxable Income

Because this is a qualified plan under the Internal Revenue Code, you are not subject to federal or state income tax until you receive your benefit from the Plan.

Because tax consequences vary depending on factors such as age, marital status, other income, form of distribution from the Plan and current tax laws, you are urged to consult a professional tax advisor before taking a distribution from the Plan. However, the following sections outline general guidelines on tax treatment.

How Payment Options Affect Taxation

Annuities

Any annuity distribution of your pension benefit paid monthly is subject to Federal income tax withholding unless you elect not to have tax withheld. You will make your tax withholding election when you request your distribution. If you elect to have tax withheld from an annuity distribution, the withheld amount will be calculated according to the schedules published by the Internal Revenue Service. In certain cases, the amount withheld may not cover the actual tax due. Monthly annuity distributions may not be rolled over.

Lump Sums

If your Plan benefit is distributed as a lump sum that is a "direct rollover", the distribution is made payable directly to your individual retirement arrangement (traditional IRA or Roth IRA) or to another employer plan. You will receive the check for your rollover, but it will be payable to the financial institution "for the benefit of" you. If you choose a direct rollover, the amount rolled over will not be taxed in the current year and no income tax will be withheld. The taxable amount rolled over will be taxed later, when you take it out of the IRA or the employer plan.

Plan payments cannot be rolled over to a Simple IRA or a Coverdell Education Savings Account.

If your Plan benefit is distributed in a lump sum payment (not rolled over), 20% of the taxable income portion of your distribution must be withheld for Federal income tax purposes. This 20% amount is sent to the IRS as income tax withholding.

For example, if the taxable income portion of your lump sum distribution is $10,000, only $8,000 will be paid to you because the Plan must withhold $2,000 as income tax. However, when preparing your income tax return for the year, you will report the full $10,000 as taxable income from the Plan. You will report the $2,000 as tax withheld, and it will be credited against any income tax you owe for the year. In many cases the amount withheld will not cover the actual tax due, and you may be subject to tax penalties under the estimated tax rules if the sum of your withholding and estimated tax payments, if any, is not adequate.

Depending on the state in which you live, you also may be subject to state income tax withholding.

Indirect Rollover Option — If you have a lump sum distribution paid to you, you can still decide to roll over all or part of it to an IRA or another qualified employer plan that accepts rollovers. If you decide to roll over your distribution, you must make the rollover within 60 days after you receive the payment. The portion of your payment that is rolled over will not be taxed until you take it out of the IRA or the employer plan.

You can roll over up to 100% of the taxable income portion of your lump sum distribution, including an amount equal to the 20% that was withheld for income tax purposes. However, if you choose to roll over 100%, you must find other money within the 60-day period to replace the 20% that was withheld. If you choose to roll over only the 80% that you received, you will be taxed on the 20% withholding that was not rolled over.

Additional 10% Tax if You Are Under Age 59½

If you receive a lump sum payment of taxable income before you reach age 59½ and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra federal tax equal to 10% of the taxable portion of the payment. You are responsible for calculating, reporting, and paying this 10% penalty when filing your personal income tax return for the year in which you received the distribution.

Exceptions: Generally, the additional 10% tax does not apply to your payment if:

- It is paid to you because you separate from service after you reach age 55. (If you terminate prior to your attainment of age 55, you must wait until age 59½ to take a lump sum distribution to avoid the additional 10% income tax);
- It is paid because you separate from service due to disability;
- It is paid in the form of an annuity;
- It is paid to your beneficiary due to your death;
- You incur a medical expense allowable as a federal income tax deduction;
- It is paid to an alternate payee under a qualified domestic relations order; or

- It is paid directly to the government to satisfy a federal tax levy.

How to Obtain Additional Tax Information

This summarizes only the federal (not state or local) tax rules that might apply to a lump sum distribution from the Plan. The rules are complex, may change and contain many conditions and exceptions that are not included in the above Summary. Therefore, you are asked to read the "Special Tax Notice Regarding Plan Payments" (also known as the "402(f) notice") and urged to consult with a professional tax advisor before you take a payment of your benefits from the Plan. You can request a copy of the Special Tax Notice by calling the GSK Benefits Center. Also, you can find more specific information on the tax treatment of payments from qualified retirement plans in IRS Publication 575 "Pension and Annuity Income", and IRS Publication 590 "Individual Retirement Arrangements." These publications are available from your local IRS office, or the IRS's website at www.irs.gov.

Other Important Information

Who Pays for the Plan

GSK pays the full cost of the Plan. You do not make any contributions. If you made contributions under the prior Beecham Pension Plan, refer to the special section titled "Former Beecham Employees — Employee Contributions" for additional information.

Your Maximum Annual Pension

Federal law establishes a maximum annual pension that may be paid from a qualified retirement plan such as this Plan. This maximum is the lesser of a designated dollar amount or 100% of the average of your highest three consecutive years of earnings. You may not receive a benefit from this Plan greater than the legal maximum. The designated dollar limit is set annually by the IRS. This limit is reduced if you begin receiving benefits prior to age 62. However, certain previous higher maximum benefits may be preserved.

Domestic Relations Orders

Federal law requires the Plan Administrator to honor judgments, decrees, or court-approved property settlement agreements arising under state domestic relations laws. To be honored they must require payment of all or part of your Plan benefit to your former spouse or your child(ren) and must comply with certain requirements of federal law. These orders must relate to, and must specify that they arise from, child support, alimony, or marital property rights.

The Plan Administrator has procedures to respond to such domestic relations orders, known technically as "qualified domestic relations orders" (QDROs). Obtain the Plan's procedures free of charge at www.qocenter.com; or call the GSK Benefits Center at 844-358-0600 toll-free, dial +312-843-5252 if outside the US; or write to the GSK Benefits Center, Attention: Qualified Order Center, PO Box 1433, Lincolnshire IL 60069-1433.

Future of the Plan

GSK expects to continue the Plan indefinitely but reserves the right to end or change it at any time. The decision to end or change the Plan may be due to changes in federal or state laws governing employee benefits or for any other reason.

If the Plan is terminated, additional benefit accruals under the Plan will cease. However, you will have a vested (nonforfeitable) right to your account balance as of the date the Plan terminates, plus interest credits until you begin to receive benefit payments. The amount of the benefit you receive, if any, will depend on the terms of the Plan and the benefit guarantee of the Pension Benefit Guaranty Corporation (see the section titled "Pension Benefit Guaranty Corporation" in the "References" section of this Summary). The benefit to which you are entitled will be provided under an insurance company contract that pays benefits in the forms provided under the Plan.

After all benefits have been paid and legal requirements have been met, the Plan will turn over any remaining money to GSK.

Special Rules for Participants in Prior Plans

Former Beecham Employees — Employee Contributions

If you were a participant in the Pension Plan for Employees of Beecham, Inc., any contributions you made are in the Plan, unless after terminating from the company prior to age 55, you withdrew the funds.

Contributions may not be withdrawn while you are an active employee. Contributions that remain in the Plan will be part of the benefit when you elect your payment.

If you die and no further payments are due from the Plan to any survivor, any remaining contributions and interest will be paid to your estate. If you die and subsequently your survivor dies while receiving Plan benefits, any remaining contributions and interest will be paid to your survivor's estate.

Grandfathered Forms of Payment

In addition to the optional forms of payment described in the section titled "Your Payment Options," some participants may be eligible for additional forms of payment options that were grandfathered into the Plan from predecessor plans. If you are married, your spouse's consent is required if you elect any of these forms of payment options. Below is a summary of the rules relating to these payment options. Other rules apply to each payment option described below, contact the GSK Benefits Center at 844-358-0600 (toll-free) or 312-843-5252 if outside the US if you need additional information.

Kodak Retirement Income Plan. If you participated in the Kodak Retirement Income Plan, you may be eligible to elect the following payment option.

- **45% Joint and Survivor Annuity Option.** If you accrued a benefit under Appendix I of the Kodak Retirement Income Plan and are married at the time you elect to begin receiving benefits, you are eligible for payment of your account balance in the form of a 45% joint and survivor annuity, with your spouse as joint annuitant. This benefit to your spouse is provided without reducing the amount of your payment.

Employees' Retirement Plan of Burroughs Wellcome Co. A participant who accrued a benefit under the Employees' Retirement Plan of Burroughs Wellcome Co. as in effect on December 31, 1996 is eligible for a 60-month guaranteed death benefit. The 60-month guaranteed death benefit is payable if the value of benefits received by you as of your death (and your joint annuitant, as of his or her death, if applicable) is less than the value of 60-months of the single life annuity equivalent of your benefit accrued under the Employees' Retirement Plan of Burroughs Wellcome Co.

- If you elect a Single Life Annuity, you may designate a beneficiary. When you die, any remaining value of the 60-month guaranteed benefit is payable as a lump-sum payment to your beneficiary. Absent a beneficiary designation, the benefit is payable to your estate.

- If you elect a Joint and Survivor Annuity, your joint annuitant is automatically your beneficiary and the remaining value of the of 60-month guaranteed benefit is payable to your survivor. Or, to the estate of the last to die (you or your joint annuitant.)

References

Official Plan Name and Plan Identification Number

GlaxoSmithKline Cash Balance Pension Plan #003

Employer/Plan Sponsor

GlaxoSmithKline LLC
5 Crescent Drive
Philadelphia, PA 19112
ATTN: Plan Administrator (US Benefits – NY0200)

Telephone: (215) 751-5851

Employer Identification Number

Employer Identification Number: 23-1099050

Participating Companies

In addition to GSK, the following companies participate in the Plan:

GlaxoSmithKline Puerto Rico, Inc.
Corixa Corporation

Plan Administrator

GSK acts as the "Plan Administrator" for purposes of ERISA and is a named fiduciary under the Plan. Additional information about the Plan and the Plan Administrator may be obtained at the address and telephone number shown above. The Plan Administrator has authority to interpret the provisions of the Plan and to adopt rules and regulations for administering the Plan. GSK, acting through its Board of Managers, may delegate its authority as Plan Administrator to a committee. In turn, the committee may delegate certain functions to other persons, including the Recordkeeper.

Interpretation of Plan

GSK reserves the absolute right to interpret the provisions of the Plan, to make determinations of fact and eligibility for benefits, and to decide any dispute that may arise regarding the rights of employees, and their dependents or beneficiaries, under the Plan. Any such determinations shall apply uniformly to all persons similarly situated and shall be binding and conclusive upon all interested persons.

Company's Right to Change Benefits

There may be business, legal, or other reasons for an employer to modify or discontinue an employee benefit plan. Therefore, GSK reserves the absolute right to revise or discontinue at any time, for active and retired employees, any of the retirement or welfare benefit plans.

GSK approval is obtained from the GSK Board of Managers or the Benefits Committee, as described below. See other sections in this Summary for additional information on what would happen if the Plan is changed or discontinued.

The Board of Managers may amend or terminate any GSK employee benefit plan at any time. In its deliberation on any proposed amendment to an employee benefit plan, the Board may consider any recommendations of the Benefits Committee. Board actions are approved according to the Limited Liability Agreement of GlaxoSmithKline LLC. The Board has retained exclusive authority to amend the Plan.

The Board appoints the members of the Benefits Committee. The Benefits Committee meets regularly, and actions of the Committee are adopted if approved by majority vote of the Committee. If the Benefits Committee determines that a proposed amendment would result in an increase or reduction in benefits provided under an employee benefit plan, the Benefits Committee will refer the proposal for approval to the Board.

Effect on Employment

The Plan described in this Summary in no way guarantees your continued employment with the company. If you terminate your employment or if you are discharged, the Plan does not give you any right to any benefit or interest in the funds offered by the Plan, except as specifically provided in the Plan. See "When You Leave GSK" earlier in this Summary for further information on what happens when your employment ends.

No rights to employment accrue to any employee, dependent, or beneficiary by any statement in or omission from this Summary, or by the operation of the Plan.

Trustee

The Bank of New York Mellon, 135 Santilli Highway, Everett, MA 02149 serves as the trustee of the Plan. At the direction of the Plan Administrator, the trustee pays benefits and expenses of administering the Plan, performs administrative and recordkeeping functions related to those activities, and otherwise acts as set forth in the trust agreement. The trustee invests Plan assets at the direction of the Plan Administrator.

Recordkeeper

The recordkeeper of the Plan is Alight Solutions LLC GSK Benefits Center, P.O. Box 1561, Lincolnshire, IL 60069, tel. 844-358-0600 (toll-free) or 312-843-5252.

Plan Financing

The Plan operates on a calendar-year basis from January 1 to December 31. The Plan is a "defined benefit plan." Contributions to the Plan are made by GSK. The amount of contributions is determined by the Plan actuary based on federal law and regulations.

Agent for Service of Legal Process

The Secretary of GlaxoSmithKline LLC has been designated as the agent for service of legal process. That person can be reached at 5 Crescent Drive, Philadelphia, PA 19112, mail code NY0300. Tel: (215) 751-5046. In addition, service of legal process may be made upon the Trustee.

Pension Benefit Guaranty Corporation

The Pension Benefit Guaranty Corporation (PBGC) was established by Title IV of the Employee Retirement Income Security Act of 1974 (ERISA). PBGC insures certain benefits provided by "defined benefit pension plans," such as the GlaxoSmithKline Cash Balance Pension Plan. If the Plan terminates (ends) without enough money to pay all benefits, the PBGC will step in to pay pension benefits. Most people receive all of the pension benefits they would have received under their plan, but some people may lose certain benefits.

The PBGC guarantee generally covers:

- Normal and early retirement benefits;
- Disability benefits if you become disabled before the Plan terminates; and
- Certain benefits for your survivors.

The PBGC guarantee generally does not cover:

- Benefits greater than the maximum guaranteed amount set by law for the year in which the Plan terminates;
- Some or all of benefit increases and new benefits based on Plan provisions that have been in place for fewer than five years at the time the Plan terminates;

- Benefits that are not vested because you have not worked long enough for the company;
- Benefits for which you have not met all requirements at the time the Plan terminates;
- Certain early retirement payments (such as supplemental benefits that stop when you become eligible for Social Security) that result in an early retirement monthly benefit greater than your monthly benefit at the Plan's normal retirement age; and
- Non-pension benefits, such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay.

Even if certain of your benefits are not guaranteed, you still may receive some of those benefits from the PBGC depending on how much money your Plan has and on how much the PBGC collects from employers.

For more information about the PBGC and the benefits it guarantees, ask your Plan Administrator or contact the PBGC's Technical Assistance Division, 1200 K Street N.W., Suite 930, Washington, DC 20005-4026 or call 202-326-4000 (not a toll-free number). TTY/TDD users may call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to 202-326-4000. Additional information about the PBGC's pension insurance program is available through the PBGC at http://www.pbgc.gov.

Claims Review Procedure

Initial Denial of Claim for Benefits

If you or your beneficiary feel that you are not receiving a Plan benefit that you should, you may file a written claim for the benefit with GSK, the Plan Administrator. At any time, you may authorize a representative to file a claim for benefits or to appeal a denial of a claim for benefits on your behalf. If GSK denies your claim, you will receive written notice within 90 days of the date your claim was filed, telling you (1) why it was denied, (2) the sections of the Plan on which the denial is based, (3) what additional material or information is necessary for you to perfect the claim and an explanation of why such material is necessary, and (4) a statement of your right to bring a civil action under Section 502(a) of ERISA following an adverse benefit determination on review. If GSK determines that an extension of time for processing is required, in which case the extension will be for no more than an additional 90 days, written notice of the extension will be furnished to you prior to the termination of the initial 90-day period. Such extension notice will indicate the special circumstances requiring an extension of time and the date by which GSK expects to render the benefit determination.

Appeal of Denial of Claim for Benefits

You will have a chance, within 60 days after you receive the written claim denial notice, to ask for a final review of your claim and its denial by GSK. You will have the opportunity to submit written comments, documents, records, and other information relating to the claim for benefits and will be provided, upon request and free of charge, reasonable access to, and copies of all documents, records, and other information relevant to your claim for benefits. Your claim will be reviewed again. GSK will consider all comments, documents, records, and other information submitted by you relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination. Within 60 days after your request for a review, you will be provided with a written notice of the final decision, unless special circumstances require an extension of time, in which case the extension will be for no more than an additional 60 days. Written notice of the extension will be furnished to you prior to the termination of the initial 60-day period and will indicate the special circumstances requiring an extension of time and the date by which GSK expects to render the benefit determination. The manner and content of the final decision will include the same information described in the preceding paragraph.

ERISA Information

The Employee Retirement Income Security Act of 1974, as amended (ERISA), is a federal law that protects the interest of participants in the pension and welfare plans sponsored by their employer.

Application of ERISA to the Plan

The Cash Balance Pension Plan is a "defined benefit plan" as described in Sections 3(35) of the Employee Retirement Income Security Act of 1974, as amended (ERISA). As such, the Plan is subject to the applicable provisions set forth in Part 1 (Reporting and Disclosure), Part 2 (Participation and Vesting), Part 3 (Funding), Part 4 (Fiduciary Responsibility), and Part 5 (Administration and Enforcement) of Subtitle B of Title I of ERISA that relate to employee pension benefit plans.

Rights under ERISA

ERISA regulations require that the company inform participants of specific details regarding the operation of benefit plans. As a participant in the Plan, your rights are protected under the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Receive Information About Your Plan and Benefits

As a Participant in the Plan, you are entitled to certain rights and protections under ERISA. You may:

- Examine, without charge, at GSK's office and other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts, collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to GSK, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. GSK may assess a reasonable charge for the copies. To request this information, contact the GSK Benefits Center at 1-844-358-0600, toll-free or +312-843-5252 if outside the U.S.
- Receive a summary of the Plan's annual financial reports. ERISA requires GSK to furnish each Participant with a copy of the Annual Funding Notice for the Plan.
- Obtain a statement telling you the amount of your accrued benefit under the GSK Cash Balance Pension Plan. This statement must be requested in writing from GSK. The Plan must provide this statement free of charge. GSK is only required to give you one such statement in a twelve-month period.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for participants in the Plan, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who administer the Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Right to Claim Benefits

You are encouraged to bring to the attention of the Plan Administrator any problems you may encounter regarding your benefits. You may not be terminated or discriminated against in any way due to any attempt to obtain your benefits or exercise your rights under ERISA.

Enforce Your Rights

If your claim for a Plan benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you have a right to file suit in a federal court. In such a case, the court may require GSK to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of GSK.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order you may file suit in federal court. If fiduciaries of the Plan misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about the Plan, you should call the GSK Benefits Center at 844-358-0600. If you have any questions about this Summary or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest Area Office of the Employee Benefits Security Administration of the U.S. Department of Labor, listed in your telephone directory or the:

Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration at 1-866-444-EBSA (1-866-444-3272).