

SUMMARY ANNUAL REPORT FOR USW HRA FUND

This is a summary of the annual report of the USW HRA FUND (Employer Identification Number 62-1548543, Plan Number 501) for the plan year 01/01/2014 through 12/31/2014. 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

The value of plan assets, after subtracting liabilities of the plan, was \$39,195,368 as of the end of plan year, compared to \$36,756,384 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$2,438,984. This change includes unrealized appreciation and 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. During the plan year, the plan had total income of \$5,196,194 including employer contributions of \$3,149,164, gains/(losses) of (\$50,837) from the sale of assets, and earnings from investments of \$2,078,866. Plan expenses were \$2,757,210. These expenses included \$481,632 in administrative expenses, and \$2,275,578 in benefits paid to participants and beneficiaries.

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:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Transactions in excess of 5 percent of the plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Trevor England, who is a representative of the plan administrator, at 3320 PERIMETER HILL DR, NASHVILLE, TN 37211-4123 and phone number, 615-333-6343.

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: 3320 PERIMETER HILL DR, NASHVILLE, TN 37211-4123, 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 should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.