

SUMMARY ANNUAL REPORT FOR
MIDWEST OPERATING ENGINEERS
RETIREMENT ENHANCEMENT FUND

This is a summary of the annual report for Midwest Operating Engineers Retirement Enhancement Fund, EIN 51-0669630 for the year ended May 31, 2019. The annual report has been filed with the Employee Benefit Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statements

The value of plan assets, after subtracting liabilities of the plan was \$230,709,475 as of May 31, 2019, compared to \$198,243,807 as of June 1, 2018. During the plan year, the plan experienced an increase in its net assets of \$32,465,668. During the plan year, the plan had total income of \$37,345,609 including (but not limited to) employer contributions of \$38,544,514, participant contributions of \$183,448, earnings from investments of (\$1,450,978) and \$68,625 of other income.

Plan expenses were \$4,879,941. These expenses included \$259,005 in administrative expenses and \$4,620,936 in benefits paid to participants.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, upon request. The items listed below are included in that report:

- an accountant's report;
- financial information and information on payments to service providers;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates; and
- assets held for investment.

To obtain a copy of the full annual report, or any part thereof, write or call Mr. Thomas Bernstein, Administrative Manager, at 6150 Joliet Road, Countryside, IL 60525 (708) 482-7300. The charge to cover copying costs will be \$4.75 for the full annual report or \$.25 per page for any part thereof. 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 at 6150 Joliet Road, Countryside, IL 60525 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 Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, D.C. 20210.