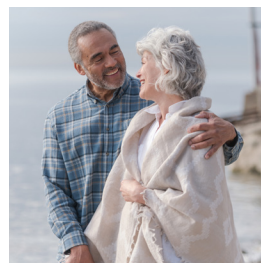
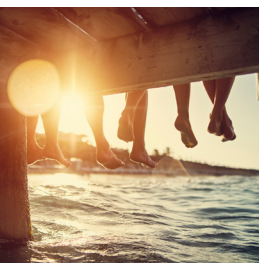


GROUP UNIVERSAL LIFE INSURANCE *from Prudential*



Group Universal Life Insurance

With Group Universal Life Insurance, you can replace the worrying about your family's financial security with solid financial planning. It allows you to create a "safety net" for your family and help provide the resources for them to carry on.

Currently enrolled employees are able to increase 1x, not to exceed the lesser of 3x earnings and \$500,000.

When is my coverage effective?

- **Annual enrollment**

Your coverage becomes effective on January 1st following the election of coverage. Coverage for your spouse/domestic partner and/or child, if elected, becomes effective on the same date as your coverage.

- **New hires**

If you elect coverage, that coverage becomes effective for you (or you and your spouse/domestic partner and/or child) on the date you elect your coverage.

- **Qualifying life events**

You can also elect or change coverage if you have a qualifying life event, such as getting married or having a child. Coverage due to a qualifying life event becomes effective the day that the coverage is elected.

How to use the benefit

Once enrolled, you will receive a benefit summary by mail that will contain a unique identification number and a link to the member portal to get started. The letter will have information on how to register and set up your account.

For more information, contact the Graham Benefits Center at 877-345-2232 or go online to gpcbenefits.com to view the Advantage Benefits Plans page.

This is optional coverage, and the entire cost of coverage is employee paid. This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

Rates may change as the insured enters a higher age category, also rates may change if plan experience requires a change for all insured's.

Program Offered and Administered by Mercer Health & Benefits Administration LLC
AR Insurance License #100102691 CA Insurance License #0G39709
In CA d/b/a Mercer Health & Benefits Insurance Services LLC

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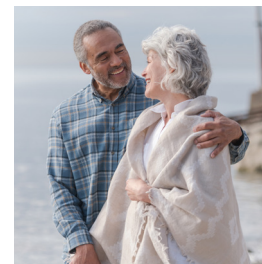


Employee Group Universal Life (GUL) Insurance

100% Employee Paid

Face Amount of Insurance	You may enroll for a face amount of insurance in increments of 1 times your annual base salary up to 8 times your annual base salary, with a maximum coverage amount of \$1,000,000.
Guaranteed Coverage	Certain coverage is available without providing proof of good health satisfactory to Prudential. If you enroll within 30 days of your employment date, your guaranteed face amount of insurance equals the lesser of 3 times your base annual salary or \$500,000.
Medical Evidence Requirements	If you enroll within 30 days of your employment date, you must provide proof of good health satisfactory to Prudential for face amounts of insurance more than 3 times your base annual salary or \$500,000, whichever is less. During your new hire period or a qualifying life event period, you can elect a coverage amount up to the lesser of 3 times your base annual salary and \$500,000, without providing proof of good health to Prudential.
Life Event Changes	If you have a change in family status such as marriage, birth, or adoption, you may increase your face amount of insurance by one times your annual base salary without providing proof of good health satisfactory to Prudential. You must notify the Benefits Center (Benefits2Thrive) within 31 days of the qualifying event.
Cash Accumulation Fund¹	In addition to regular payroll deductions, you may make lump sum contributions to the cash accumulation fund element of your coverage. For more information on contributions to the cash accumulation fund, contact Prudential at 800-562-9874. Effective 1/1/2025, the cash accumulation fund interest rate is 3.35%.
Loans¹	You may take loans from your cash accumulation fund. The minimum loan is \$200 and the maximum loan is 90% of your available fund balance minus an amount equal to the next month's deduction. The loan interest charged is generally set at 2% above the interest being credited to your cash accumulation fund. You cannot take more than one loan per calendar year, and you may not have more than one outstanding loan at any time.
Withdrawals¹	You may make withdrawals from your cash accumulation fund. The minimum withdrawal is \$200 and the maximum withdrawal is the balance in your cash accumulation fund (minus any outstanding loan and loan interest).
Accelerated Benefit Option²	If you provide proof, satisfactory to Prudential, that you are terminally ill with a life expectancy of twelve months or less, you may elect to receive up to 90% of the applicable GUL face amount of insurance to \$500,000 while still living. (Certain conditions apply, please refer to your Certificate for details. Call 800-562-9874 to speak to a Prudential Customer Service Professional to obtain a Certificate, available after the plan effective date). You may also receive up to 90% of any applicable cash value to \$500,000 (minus any outstanding loan and loan interest). The death benefit payable to the beneficiary will be reduced by any benefits paid under the Accelerated Benefit Option. This benefit is available once in a lifetime and is payable in a lump sum.
Continuation of Coverage³	You may continue your GUL insurance at group rates under the Continuation of Coverage Option if: • You leave Graham Packaging • Graham Packaging employees are no longer covered by the master contract • Coverage for your class of employees at Graham Packaging has ended Continuation of coverage will begin on the first of the month following the date of notification of termination from you or Graham Packaging. Continuation rates will be provided at time of termination.
Age Reduction	There is no coverage reduction based on age for the employee.

GROUP UNIVERSAL LIFE INSURANCE *from Prudential*



Spouse/Domestic Partner Term Life Insurance

100% Employee Paid

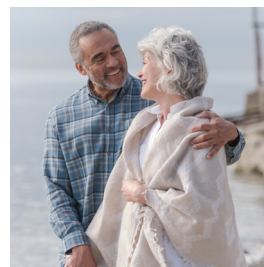
Coverage Amounts	Coverage is available for your spouse in increments of \$10,000 to \$250,000 and cannot exceed 50% of your Group Universal Life coverage amount.
Medical Evidence Requirements	• If enrolling your spouse when first eligible, you can elect up to \$20,000 without providing proof of good health to Prudential. • All other elections or enrolling your spouse after the enrollment period will require proof of good health satisfactory to Prudential for all coverage amounts. • If your spouse has been previously denied coverage in the past, proof of good health satisfactory to Prudential is required for all coverage amounts
Continuation of Coverage	You may convert your spouse's insurance to an individual life insurance policy issued by the Prudential Insurance Company of America.
Age Reduction	Coverage of the spouse reduces by 35% upon the employee turning age 65 and by 50% upon the employee turning age 70.

Child Term Life Insurance

100% Employee Paid

Eligibility to Participate	If you are enrolled for GUL coverage, your dependent children may be enrolled for Child Term Life coverage. Unmarried children are eligible from live birth up to age 26. Your children include your legally adopted children, stepchildren, and foster children. If a dependent child is confined for medical care or treatment at home or elsewhere, the coverage will begin when confinement ceases. If you elect this coverage, you must report to Prudential when you no longer have children who are eligible for the coverage. Your eligible children cannot be covered as employees of Graham Packaging and as children at the same time and cannot be covered by more than one parent.
Coverage Amounts	You may enroll your dependent children for a coverage amount of \$10,000. Child Term Life coverage has one premium rate that covers all eligible children.
Continuation of Coverage	You may convert your child's insurance to an individual life insurance policy issued by the Prudential Insurance Company of America.

GROUP UNIVERSAL LIFE INSURANCE *from Prudential*



These materials are for informational or educational purposes. In providing these materials, Prudential (i) is not acting as your fiduciary as defined by the Department of Labor and is not giving advice in a fiduciary capacity and (ii) is not undertaking to provide impartial investment advice as Prudential will receive compensation for its services/products.

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to Prudential, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability. Refer to the plan booklet for details.

¹ Cash Accumulation Fund, Loans, and Withdrawals: Please note, if your cash contribution exceeds certain limits and your GUL coverage becomes a Modified Endowment Contract (MEC), different tax rules and, in some cases, penalties apply for lifetime distributions such as loans, withdrawals, and assignments including distributions made in the two years prior to becoming a MEC. A MEC can result from premium payments or from a reduction in coverage (such as the purchase of paid-up life insurance). If this applies to you, Prudential will notify you in writing of your status and advise you of your current options (if any) and by when you must respond. Loans and withdrawals can reduce policy values and may have tax consequences. Prudential is not authorized to give tax advice. Please consult your tax advisor.

² Accelerated Death Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered "terminally ill" or "chronically ill." You may wish to seek professional tax advice before exercising this option.

³ Group Universal Life (GUL) provides you with the option to continue coverage even though you may no longer be employed due to voluntary/involuntary termination, retirement, or disability. This is called continued coverage. You can continue your coverage by paying premiums directly to Prudential on a quarterly basis or by letting the system automatically pull your premiums from the Cash Accumulation Fund.

If your employer decides to move the GUL coverage to another life insurance contract that allows for the accumulation of cash value, Prudential may terminate the certificate. Call 800-562-9874 to speak to a Prudential Customer Service Professional to obtain a certificate (available after the plan effective date). Prudential may transfer the cash value of the certificate directly to the new group contract. You will then be subject to the features and guidelines of the new contract. Please see the GUL materials for more information. This document is a SUMMARY only. It does not provide complete details of the plan.

The Booklet-Certificate governs the terms of the plan. You can call 800-562-9874 to speak to a Prudential Customer Service Professional to obtain a Booklet-Certificate with complete plan information (available after the plan effective date).

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract provisions may vary by state. Contract Series: 96945 and 83500.

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