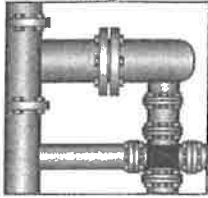


Annuity Fund**Connecticut Pipe Trades Local No. 777 Annuity Fund**

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June 2026

**SUMMARY ANNUAL REPORT FOR
CONNECTICUT PIPE TRADES LOCAL NO. 777 ANNUITY PLAN**

This is the summary annual report for the Connecticut Pipe Trades Local No. 777 Annuity Plan (Employer Identification Number 06-1441857, Plan No. 001) for the period July 1, 2024, through June 30, 2025. 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

Benefits under the Plan are provided by a Trust. Plan expenses were \$13,110,516. These expenses included \$12,617,910 in direct benefit payments paid to participants and beneficiaries, and administrative expenses of \$492,606. A total of 4,541 persons were participants or beneficiaries of the Plan at the end of the Plan Year.

The value of Plan assets, after subtracting liabilities of the Plan, was \$276,308,427 as of June 30, 2025, compared to \$245,552,008 as of July 1, 2024. During the Plan Year, the Plan experienced an increase of \$30,756,419 in its net assets. This increase 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 income of \$43,866,935 including \$15,127,995 in employer contributions, \$48,841 in participant contributions, a gain of \$29,946,317 from the sale of assets, and a net loss from earnings on investments of \$1,256,218.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, Form 5500, or any part thereof, on request. The items listed below are included in that report:

1. an accountant's report;
2. insurance information;
3. financial information and information on payments to service providers;
4. assets held for investment; and
5. information regarding any common or collective trusts in which the Fund participates.

To obtain a copy of the full annual report, or any part thereof, please write or call Catrena Talento, Executive Director, at the Connecticut Pipe Trades Fund Office at 1155 Silas

Deane Highway, Wethersfield, CT, 06109-4318; (800) 848-2129. The charge to cover copying costs will be \$.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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the Fund Office located at 1155 Silas Deane Highway, Wethersfield, Connecticut, 06109-4318, 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, NW, Washington, DC, 20210.