

**SUMMARY ANNUAL REPORT FOR  
THE DSM CONSOLIDATED RETIREE WELFARE BENEFIT PLAN**

This is a summary of the annual report of the The DSM Consolidated Retiree Welfare Benefit Plan (Employer Identification Number 58-1858661, Plan Number 511) for the plan year 01/01/2020 through 12/31/2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

DSM North America, Inc. has committed itself to pay certain health and flexible spending account claims incurred under the terms of the plan.

**Insurance Information**

The plan has an insurance contract with Prudential Insurance Company of America to pay certain life insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2020 were \$67,096.

**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. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call DSM North America, Inc., the plan administrator, at 45 Waterview Blvd., Parsippany, NJ 07054 and phone number, 973-257-8368.

You also have the legally protected right to examine the annual report at the main office of the plan: 45 Waterview Blvd., Parsippany, NJ 07054, 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.