



UNION PACIFIC BENEFIT PLANS' SUMMARY ANNUAL REPORTS

Plan Year 2021

Dear Plan Participants and Beneficiaries:

Enclosed for your information are the Summary Annual Reports ("Annual Reports") for the below listed benefit plans for the most recently completed plan year. This information is provided to comply with regulatory requirements. The Annual Reports have been filed with the Employee Benefit Security Administration as required under the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Union Pacific Corporation Group Health Plan
EIN 13-2626465, PN 502

TCU/Local 938/ Union Pacific Railroad Health Fund
EIN 94-6001323, PN 600

Union Pacific Corporation Thrift Plan
EIN 13-2626465, PN 004

Union Pacific Agreement Employee 401(k) Retirement Thrift Plan
EIN 94-6001323, PN 015

Union Pacific Fruit Express Company Agreement Employee 401(k) Retirement Thrift Plan
EIN 47-0600268, PN 001

Chicago and North Western Railway Company Profit Sharing and Retirement Savings Program
EIN 94-6001323, PN 002

Group Life Policy 2000-G
EIN 13-2626465, PN 558

Union Pacific Corporation Agreement Life Insurance Plan
EIN 13-2626465, PN 556

Union Pacific Corporation Nonagreement Life Insurance Plan
EIN 13-2626465, PN 555

Union Pacific Corporation Long Term Care Plan
EIN 13-2626465, PN 553

Union Pacific Corporation Short Term & Long Term Disability Plan
EIN 13-2626465, PN 504

Employee Assistance Program
EIN 13-2626465, PN 560

Union Pacific Corporation Critical Illness and Hospital Indemnity Plan
EIN 13-2626465, PN 563

SUMMARY ANNUAL REPORT FOR THE UNION PACIFIC CORPORATION GROUP HEALTH PLAN

This is a summary of the annual report of the Union Pacific Corporation Group Health Plan, EIN 13-2626465, PN 502, a medical plan, for the period January 01, 2021 through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Union Pacific has committed itself to pay certain health claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with United Healthcare Insurance Company, Metropolitan Life Insurance Company, Kaiser Foundation Health Plan Inc., Fidelity Security Life Insurance Company, Kaiser Foundation Health Plan of Colorado, and Kaiser Foundation Health Plan of the Northwest to pay all dental, vision and HMO claims, as well as certain other health claims incurred under the terms of the

plan. The total premiums paid for the plan year ending December 31, 2021 were \$5,007,904.

Because of at least one "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December, 31, 2021, the premiums paid under such "experience-rated" contracts were \$24,822 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$16,530.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in the report is 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 the office of the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

You also have the legally protected right to examine the annual report at the main office of the plan (Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179) 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.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to

respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires July 31, 2023)

SUMMARY ANNUAL REPORT FOR THE TCU/LOCAL 938/UNION PACIFIC RAILROAD HEALTH FUND

This is a summary of the annual report of the TCU/Local 938/Union Pacific Railroad Health Fund, EIN 94-6001323, PN 600, a medical plan, for the period January 01, 2021 through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Kaiser Foundation Health Plan Inc., The Prudential Insurance Company of America, Aetna Health, Inc, Premier Access Insurance Company, and Ameritas Life Insurance Corp to pay certain health, life insurance, short term disability, accidental death & dismemberment, dental, and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2021 were \$2,528,321.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in the report is 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 the office of the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

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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.

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OMB Control Number 1210-0040 (expires July 31, 2023)

SUMMARY ANNUAL REPORT FOR THE UNION PACIFIC CORPORATION THRIFT PLAN

This is a summary of the annual report for the Union Pacific Corporation Thrift Plan, EIN 13-2626465, PN 004, for the period January 01, 2021 through December 31, 2021. 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 fund. Plan expenses were \$155,307,667. These expenses included \$1,046,367 in administrative expenses and \$154,123,248 in benefits paid to participants and beneficiaries, and \$138,052 in other expenses. A total of 8,822 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$2,528,722,953 as of the

end of the plan year, compared to \$2,261,831,040 as of the beginning of the plan year. During the plan year the plan experienced an increase in its net assets of \$266,891,913. 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 total income of \$422,199,580, including employer contributions of \$19,264,754, employee contributions of \$47,665,102, and earnings from investments of \$353,752,854.

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:

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

To obtain a copy of the full annual report, or any part thereof, write or call the office of the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

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 (Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179) 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.

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respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires July 31, 2023)

**SUMMARY ANNUAL REPORT FOR THE UNION
PACIFIC AGREEMENT EMPLOYEE 401K
RETIREMENT THRIFT PLAN**

This is a summary of the annual report for the Union Pacific Agreement Employee 401(k) Retirement Thrift Plan, EIN 94-6001323, PN 015 for the period January 01, 2021 through December 31, 2021. 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 fund. Plan expenses were \$164,354,078. These expenses included \$1,658,997 in administrative expenses and \$162,695,045 in benefits paid to participants and beneficiaries, and \$36 in other expenses. A total of 33,746 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$2,455,954,779 as of the end of the plan year, compared to \$2,183,965,941 as of the beginning of the plan year. During the plan year the plan experienced an increase in its net assets of \$271,988,838. 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 total income of \$436,342,916, including employer contributions of \$1,438,981, employee contributions of \$93,426,977, and earnings from investments of \$340,035,288.

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:

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

To obtain a copy of the full annual report, or any part thereof, write or call the office the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

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 (Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179) 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.

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reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires July 31, 2023)

**SUMMARY ANNUAL REPORT FOR THE UNION
PACIFIC FRUIT EXPRESS COMPANY
AGREEMENT EMPLOYEE 401K RETIREMENT
THRIFT PLAN**

This is a summary of the annual report for the Union Pacific Fruit Express Company Agreement Employee 401(k) Retirement Thrift Plan, EIN 47-0600268, PN 001 for the period January 01, 2021 through December 31, 2021. 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 fund. Plan expenses were \$284,357. These expenses included \$282,175 in benefits paid to participants and beneficiaries, and \$2,182 in other expenses. A total of 33 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$3,297,006 as of the end of the plan year, compared to \$2,989,895 as of the beginning of the plan year. During the plan year the plan experienced an increase in its net assets of \$307,111. 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 total income of \$591,468, including employee contributions of \$42,768 and earnings from investments of \$548,700.

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:

- financial information; and
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

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 (Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179) 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.

Small Audit Plan Waiver

The U.S. Department of Labor's regulations require that an independent qualified public accountant audit the plan's financial statements unless certain conditions are met for the audit requirement to be waived. This plan met the audit waiver conditions for the plan year beginning January 01, 2021 and therefore has not had an audit performed. Instead, the following information is provided to assist you in verifying that the assets reported in the Form 5500 were actually held by the plan.

Information Regarding Plan Assets

At the end of the 2021 plan year, the plan had \$3,297,006 in assets held by The Vanguard Group. The plan received year-end statements from The Vanguard Group which confirms the above information.

Plan participants and beneficiaries have a right, on request and free of charge, to get copies of the financial institution year-end statements and evidence of the fidelity bond. If you want to examine or get copies of the financial institution year-end statements or evidence of the fidelity bond, please contact the office of the plan administrator listed below.

If you are unable to obtain or examine copies of the financial institution year-end statements or evidence of the fidelity bond, you may contact the regional office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) for assistance by calling toll-free 866-444-EBSA (3272). A listing of EBSA regional offices can be found at <http://www.dol.gov/ebsa>.

General information regarding the audit waiver conditions applicable to the plan can be found on the U.S. Department of Labor Web site at <http://www.dol.gov/ebsa> under the heading "Frequently Asked Questions."

Paperwork Reduction Act Statement

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OMB Control Number 1210-0040 (expires July 31, 2023)

SUMMARY ANNUAL REPORT FOR THE CHICAGO AND NORTH WESTERN RAILWAY COMPANY PROFIT SHARING AND RETIREMENT SAVINGS PROGRAM

This is a summary of the annual report for the Chicago and North Western Railway Company Profit Sharing and Retirement Savings Program, EIN 94-6001323, PN 002 for the period January 01, 2021 through December 31, 2021. 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 fund. Plan expenses were \$5,531,403. These expenses included \$16,105 in administrative expenses and \$5,515,298 in benefits paid to participants and beneficiaries. A total of 133 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$70,220,040 as of the end of the plan year, compared to \$67,340,893 as of the beginning of the plan year. During the plan year the plan experienced an increase in its net assets of \$2,879,147. 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 total income of

\$8,410,550, including earnings from investments of \$8,414,055.

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:

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

To obtain a copy of the full annual report, or any part thereof, write or call the office of the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

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 (Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179) 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.

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OMB Control Number 1210-0040 (expires July 31, 2023)

SUMMARY ANNUAL REPORT FOR THE GROUP LIFE POLICY 2000-G

This is a summary of the annual report of the Group Life Policy 2000-G, EIN 13-2626465, PN 558, a life insurance plan, for the period January 01, 2021 through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Union Pacific has committed itself to pay certain life insurance claims incurred under the terms of the plan.

Insurance Information

The plan has a contract with Metropolitan Life Insurance Company to pay certain life insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2021 were \$476,900.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in that report: 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 the office of the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

You also have the legally protected right to examine the annual report at the main office of the plan: 1400 Douglas Street Stop 0340, Omaha, NE 68179, 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.

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OMB Control Number 1210-0040 (expires July 31, 2023)

SUMMARY ANNUAL REPORT FOR THE UNION PACIFIC CORPORATION AGREEMENT LIFE INSURANCE PLAN

This is a summary of the annual report for the Union Pacific Corporation Agreement Life Insurance Plan, EIN 13-2626465, PN 556, a life insurance and accidental death & dismemberment plan, for the period January 01, 2021 through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Union Pacific has committed itself to pay certain life insurance and accidental death & dismemberment claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Metropolitan Life Insurance Company to pay certain life insurance and accidental death & dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2021 were \$5,024,225.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in the report is 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 the plan administrator, at

1400 Douglas Street Stop 0340, Omaha, NE 68179 and phone number, 402-544-5000.

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.

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The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires July 31, 2023)

**SUMMARY ANNUAL REPORT FOR THE UNION
PACIFIC CORPORATION NONAGREEMENT LIFE
INSURANCE PLAN**

This is a summary of the annual report of the Union Pacific Corporation Nonagreement Life Insurance Plan, EIN 13-2626465, PN 555, a life insurance plan, for the period January 01, 2021 through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with Metropolitan Life Insurance Company to pay all life insurance and accidental death & dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2021 were \$9,830,984.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in the report is 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 the office of the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

You also have the legally protected right to examine the annual report at the main office of the plan (Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179) 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.

Paperwork Reduction Act Statement

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The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11

minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires July 31, 2023)

**SUMMARY ANNUAL REPORT FOR THE UNION
PACIFIC CORPORATION LONG TERM CARE
PLAN**

This is a summary of the annual report of the Union Pacific Corporation Long Term Care Plan, EIN 13-2626465, PN 553, a long term care plan, for the period January 01, 2021 through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with Continental Casualty Company to pay all group long term care claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2021 were \$3,594,817.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in the report is 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 the office of the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

You also have the legally protected right to examine the annual report at the main office of the plan (Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179) 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.

Paperwork Reduction Act Statement

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information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires July 31, 2023)

**SUMMARY ANNUAL REPORT FOR THE UNION
PACIFIC CORPORATION SHORT TERM & LONG
TERM DISABILITY PLAN**

This is a summary of the annual report of the Union Pacific Corporation Short Term & Long Term Disability Plan, EIN 13-2626465, PN 504, a short and long term disability plan, for the period January 01, 2021 through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Union Pacific has committed itself to pay all short term disability claims incurred under the terms of the plan.

Insurance Information

The plan has a contract with Metropolitan Life Insurance Company to pay all long term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2021 were \$3,800,149.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in the report is 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 the office of the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

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Paperwork Reduction Act Statement

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OMB Control Number 1210-0040 (expires July 31, 2023)

SUMMARY ANNUAL REPORT FOR THE EMPLOYEE ASSISTANCE PROGRAM

This is a summary of the annual report of the Employee Assistance Program, EIN 13-2626465, PN 560, an employee assistance plan, for the period January 01, 2021 through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Union Pacific has committed itself to pay certain employee assistance program claims incurred under the terms of the plan.

Insurance Information

The plan has a contract with United Behavioral Health (d/b/a Optum) to pay certain employee

assistance program claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2021 were \$105,211.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in the report is 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 the office of the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

You also have the legally protected right to examine the annual report at the main office of the plan (Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179) 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.

Paperwork Reduction Act Statement

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OMB Control Number 1210-0040 (expires July 31, 2023)

SUMMARY ANNUAL REPORT FOR UNION PACIFIC CORPORATION CRITICAL ILLNESS AND HOSPITAL INDEMNITY PLAN

This is a summary of the annual report of the Union Pacific Corporation Critical Illness and Hospital Indemnity Plan, a critical illness and hospital indemnity plan, EIN 13-2626465, PN 563, for the plan year January 01, 2021, through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has an insurance contract with Hartford Life and Accident to pay all critical illness and hospital indemnity claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2021, were \$177,956.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in the report is: 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 the office of the plan administrator at Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179, or by telephone at (402) 544-5000.

You also have the legally protected right to examine the annual report at the main office of the plan (Union Pacific Railroad, 1400 Douglas Street, Stop 0340, Omaha, NE 68179) 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.

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The public reporting burden for this collection of information is estimated to

average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 07/31/202)