



UNION PACIFIC BENEFIT PLANS' SUMMARY ANNUAL REPORTS

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

Plan Year 2023

SUMMARY ANNUAL REPORT FOR UNION PACIFIC CORPORATION GROUP HEALTH PLAN

This is a summary of the annual report of the Union Pacific Corporation Group Health Plan, a medical plan EIN 13-2626465, PN 502, for the plan year January 1, 2023, through December 31, 2023. 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 Corporation has committed itself to pay certain health claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with United Healthcare Insurance Company, Metropolitan Life Insurance Company, Kaiser Foundation Health Plan Inc, Kaiser Foundation Health Plan of Colorado, Kaiser Foundation Health Plan of The Northwest and Fidelity Security Life Insurance Company to pay certain health, dental, HMO contract, and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2023, were \$5,447,918.

Because they are so-called "experience-rated" contracts, 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, 2023, the premiums paid under such "experience-rated" contracts were \$14,997 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$7,525.

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:

- 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 1620, 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 1620, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT FOR 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, a medical plan EIN 94-6001323, PN 600, for the plan year January 1, 2023, through December 31, 2023. 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 insurance 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, HMO contract, life insurance, temporary disability, long-term disability, accidental death and dismemberment, dental, and vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2023, were \$2,475,728.

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:

- 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 1620, Omaha, NE 68179 and phone number, 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 1620, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT FOR 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 plan year January 1, 2023, through December 31, 2023. 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 \$186,530,261. These expenses included \$978,482 in administrative expenses and \$185,509,929 in benefits paid to participants and beneficiaries, and \$41,850 in other expenses. A total of 8,840 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$2,265,096,577 as of the end of the plan year, compared to \$2,028,704,333 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$236,392,244. This change 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 \$422,922,505, including employer contributions of \$25,592,530, employee contributions of \$51,817,006, rollover contributions of \$2,730,630 and earnings from investments of \$342,782,339.

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.
- 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 plan administrator, at Union Pacific Railroad, 1400 Douglas Street Stop 1620, 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.

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 1620, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT FOR 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 plan year January 1, 2023, through December 31, 2023. 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 \$162,968,234. These expenses included \$1,577,100 in administrative expenses and \$161,343,328 in benefits paid to participants and beneficiaries, and \$47,806 in other expenses. A total of 33,283 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$2,255,128,453 as of the end of the plan year, compared to \$1,965,449,453 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$289,679,000. This change includes unrealized appreciation 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 \$452,647,234, including employer contributions of \$1,616,170, employee contributions of \$112,504,403, rollover contributions of \$745,720 and earnings from investments of \$337,780,941.

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.
- 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 plan administrator, at Union Pacific Railroad, 1400 Douglas Street Stop 1620, 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.

You also have the legally protected right to examine the annual report at the main office of the plan: 1400 Douglas Street Stop 1620, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT FOR 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 plan year January 1, 2023, through December 31, 2023. 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 \$25,083. These expenses included \$23,331 in benefits paid to participants and beneficiaries, and \$1,752 in other expenses. A total of 30 persons were participants in or beneficiaries of the plan

at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$2,853,166 as of the end of the plan year, compared to \$2,482,417 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$370,749. This change includes unrealized appreciation 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, and also includes total expenses of \$25,083, which includes \$23,331 in benefits paid and \$1,752 in other expenses. The plan had total income of \$395,832, including earnings from investments of \$395,832.

Small Plan Audit 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, 2023, 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.

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 plan administrator, at 1400 Douglas Street Stop 1620, 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.

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 1620, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT FOR 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 plan year January 1, 2023, through December 31, 2023. 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 \$11,078,515. These expenses included \$10,192 in administrative expenses and \$11,068,323 in benefits paid to participants and beneficiaries. A total of 108 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$52,183,006 as of the end of the plan year, compared to \$57,175,828 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of (\$4,992,822). This change includes unrealized 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 \$6,085,693, including earnings from investments of \$6,085,693.

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.
- 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 plan administrator, at 1400 Douglas Street Stop 1620, 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.

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 1620, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT FOR GROUP LIFE POLICY 2000-G

This is a summary of the annual report of the Group Life Policy 2000-G, a life insurance plan, EIN 13-2626465, PN 558, for the plan year January 1, 2023, through December 31, 2023. 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 Corporation has committed itself to pay certain life insurance claims incurred under the terms of the plan.

Insurance Information

The plan has an insurance 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, 2023, were \$414,500.

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:

- 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 1620, Omaha, NE 68179 and phone number, 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 1620, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT FOR UNION PACIFIC CORPORATION AGREEMENT LIFE INSURANCE PLAN

This is a summary of the annual report of the Union Pacific Corporation Agreement Life Insurance Plan, EIN 13-2626465, PN 556, for the plan year January 1, 2023, through December 31, 2023. 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 Corporation has committed itself to pay certain life insurance and accidental death & dismemberment claims incurred under the terms of the plan for the benefit options that are self-insured.

Insurance Information

The plan has insurance contracts with Metropolitan Life Insurance Company to pay certain life insurance and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2023, were \$5,671,228.

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:

- 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 1620, Omaha, NE 68179 and phone number, 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 1620, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT FOR UNION PACIFIC CORPORATION NONAGREEMENT LIFE INSURANCE PLAN

This is a summary of the annual report of the Union Pacific Corporation Nonagreement Life Insurance Plan, a life insurance and death benefits plan, EIN 13-2626465, PN 555, for the plan year January 1, 2023, through December 31, 2023. 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 Metropolitan Life Insurance Company to pay certain life insurance and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2023, were \$8,625,485.

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:

- 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 Union Pacific Railroad, 1400 Douglas Street Stop 1620, Omaha, NE 68179 and phone number, 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 1620, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT FOR UNION PACIFIC CORPORATION LONG TERM CARE PLAN

This is a summary of the annual report of the Union Pacific Corporation Long Term Care Plan, a long-term care plan, EIN 13-2626465, PN 553, for the plan year January 1, 2023, through December 31, 2023. 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 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, 2023, were \$4,127,353.

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:

- 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 Union Pacific Railroad, 1400 Douglas Street Stop 1620, Omaha, NE 68179 and phone number, 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 1620, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT FOR 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, a short and long term disability plan, EIN 13-2626465, PN 504, for the plan year January 1, 2023, through December 31, 2023. 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 Corporation has committed itself to pay all short-term disability claims incurred under the terms of the plan for the benefit options that are self-insured.

Insurance Information

The plan has an insurance 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, 2023, were \$4,616,407.

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:

- 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 Union Pacific Railroad, 1400 Douglas Street Stop 1620, Omaha, NE 68179 and phone number, 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 1620, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

OMB Control Number 1210-0040 (expires 03/31/2026)

SUMMARY ANNUAL REPORT FOR EMPLOYEE ASSISTANCE PROGRAM

This is a summary of the annual report of the Employee Assistance Program, an employee assistance plan, EIN 13-2626465, PN 560, for the plan year January 1, 2023, through December 31, 2023. 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 for the benefit options that are self-insured.

Insurance Information

The plan has an insurance contract with United Behavioral Health DBA 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, 2023, were \$112,981.

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:

- 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 Union Pacific Railroad, 1400 Douglas Street Stop 1620, Omaha, NE 68179 and phone number, 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 1620, 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. The annual report is also available online at the

Department of Labor website
www.efast.dol.gov.

OMB Control Number 1210-0040 (expires
03/31/2026)

**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 1, 2023, through December 31, 2023. 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 certain critical illness and hospital indemnity claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2023, were \$210,847.

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:

- 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 1620, 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. The annual

report is also available online at the Department of Labor website
www.efast.dol.gov.

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