

**SUMMARY ANNUAL REPORT  
for  
BREMER BANK GROUP BENEFITS PLAN**

This is a summary of the annual report for the Bremer Bank Group Benefits Plan (Employer Identification No. 41-0715583, Plan No. 501) for the period January 1, 2024 to December 31, 2024. 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 Medica Insurance Company, DDMN ASO, LLC, UNUM Life Insurance Company of America, and Provident Life and Accident Insurance Company to pay health, life, dental, AD&D, severance pay, and long-term disability incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024 were \$1,451,239.

**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, upon payment of copying costs, write or call the office of the Plan Sponsor:

Bremer Financial Corporation  
380 St. Peter Street, Suite 500  
St. Paul, MN 55102  
41-0715583 (Employer Identification Number)  
651-227-3555

You also have the legally protected right to examine the annual report at the main office of the plan:

Bremer Financial Corporation  
380 St. Peter Street, Suite 500  
St. Paul, MN 55102

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: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.