

**SUMMARY ANNUAL REPORT
for
BREMER BANK LONG TERM DISABILITY PLAN**

This is a summary of the annual report for the Bremer Bank Long Term Disability Plan, (EIN 41-0715583, Plan No. 508), for the period January 1, 2024 through December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Bremer Bank has committed itself to pay certain claims under the plan.

INSURANCE INFORMATION

The plan has contracts with Unum Life Insurance Company of America to pay certain long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024, were \$265,297.

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, 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)
651-312-3555

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: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.