

Memorandum of Converting Master Agreement (the "Agreement")

By and Between

International Paper Company (the "Company")

And

United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service
Workers International Union (the "Union" or the "United Steelworkers")

And

International Brotherhood of Electrical Workers Union (the "Union" or the "IBEW")

And

International Association of Machinists and Aerospace Workers Union (the "Union" or the
"IAM")

And

International Union of Operating Engineers (the "Union" or the "IUOE")

And

Industrial Division of the Communications Workers of America (the "Union" or the "IUE-CWA")

And

International Brotherhood of Boilermakers (the "Union" or the "IBB")

And

Rochester Regional Joint Board (the "Union" or the "RRJB")

And

United Food and Commercial Workers (the "Union" or the "UFCW")

(together the "Parties")

April 24, 2024 – April 23, 2028

This Agreement (the "Agreement") is entered into between the Company and its successors and assigns and the Union and its successors and assigns covering the employees represented by the Union and its Locals at the Covered Locations (as defined below) for the Term April 24, 2024 through April 23, 2028 ("Term").

I. SCOPE

This Agreement is applicable to the following Company locations (the "Covered Locations"):

Anaheim, CA	Manitowoc, WI
Atlanta, GA (Forest Park)	Marion, OH
Arden Hills, MN	Milltown, NJ
Austin, MN (UFCW)	Morristown, TN
Barrington, NJ	McAllen, TX
Bay Minette, AL	Middletown, OH
Bellmawr, NJ	Mt. Carmel, PA
Belleville, IL (IBB)	Mt. Vernon, OH
Biglerville, PA	Newton, NC
Binghamton, NY	Olive Branch, MS
Bogalusa, LA	Omaha, NE
Butler, IN	Orlando, FL
Carrollton, TX (Beltline)	Petersburg, VA
Charlotte, NC	Richmond, VA
Cleveland, TN	Rochester, NY (RRJB)
Dallas, TX – (I-35)	Rockford, IL (IUE-CWA)
Des Plaines, IL	San Antonio, TX
Eaton, OH	Santa Fe Springs, CA
Edinburg, TX	Savannah, GA (USW)(IBEW)(IAM)
Eighty Four, PA	Shakopee, MN
Fond du Lac, WI	Spotswood, NJ
Ft. Wayne, IN	Springhill, LA (USW)(IBEW)(IAM)
Georgetown, SC (USW)(IBEW)(IAM)	St. Anthony, IN
Gilroy, CA	St. Louis, MO (Gateway Sheets) (USW)(IUOE)
Grand Prairie, TX (Bag)	Statesville, NC
Grand Prairie, TX (Box)	Thorofare, NJ
Hazelton, PA	Three Rivers, MI
Houston, MS	Waterloo, IA
Lynchburg, VA	Wooster, OH
Magnolia, MS	

II. LOCATION AND RENEWAL AGREEMENTS

The Parties agree that the existing collective bargaining agreements at the Covered Locations (the "Location Agreements") shall be renewed for a four-year period upon their currently scheduled expiration dates ("Renewal Agreements"). The Location Agreements shall remain in full force and effect and nothing in this Agreement shall modify the current Location Agreements or the Renewal Agreements except as provided in this Article II, Sections A.-E.

A. RENEWAL BARGAINING

1. Bargaining between the Company and the Union and/or the union(s) representing the employees at the Covered Locations with respect to a Renewal Agreement will be limited to subjects not specifically provided for in this Agreement.
2. The Renewal Agreements shall consist of the terms of the Location Agreements as modified in Article II, Sections A-E. and as by agreements reached pursuant to Article II, Section A.1. (Limited subjects for renewal bargains).
3. There will be no hiatus between current Location Agreements and the Renewal Agreements, and Renewal Agreements will go into effect immediately upon the expiration of the respective Location Agreements even if the Union and/or the union(s) which are parties to those agreements have not reached agreement on all terms under discussion. If the Union and/or the union(s) and the Company do not reach agreement on an item, the original provision will remain in effect.
4. The duration of each Renewal Agreement will be four years commencing on the expiration date of the existing Location Agreement as indicated in Addendum A.
5. For the term of this Master Agreement, the Parties will continue the practice of Renewal Bargaining Summits prior to their next four (4) year Renewal Bargain. These Renewal Bargaining Summits will include the following: the USW National Paper Bargaining Chair or their representative, the IP Director of Converting Labor Relations or their representative, the USW Staff Representative assigned to the Plant, NAC Manager of Labor Relations assigned to the Plant, Plant Managers, Plant Human Resources, and up to two local union bargaining committee members.

B. WAGES

1. The following general wage increases shall apply to Renewal Agreements:

Date	General Wage Increase (GWI)
Existing Expiration Date	3.0%
First Anniversary of Existing Expiration	3.0%
Second Anniversary of Existing Expiration	3.0%
Third Anniversary of Existing Expiration	3.0%

2. One Time Supplemental Wage Adjustment

In addition to the GWI in Paragraph 1 above, the Company will make a 2.0% general wage adjustment after ratification of this Agreement and as soon as practicable after expiration of the current Master Agreement (April 23, 2024). This is a separate adjustment from contract general wage increases.

C. BENEFITS

1. ACTIVE MEDICAL

- a. The Company will continue the Core Advantage Plan as outlined in Addendum B, Plan Design]. It is recognized that the Parties are equally committed to the continuation of the joint effort to control costs and improve quality of care, including making plan design changes where appropriate.
- b. During the term of this Agreement, the Parties agree to a Company Contribution equal to 80% of the total premium amount and an Employee Contribution equal to 20% of the total premium amount for the Core Advantage Plan.
- c. The Company and the Union will continue to meet as a Converting Joint Healthcare Committee (JHCC) to review the medical plan design and operation, financial reports, claims data, annual rate renewals and other items necessary to review the performance of the medical plans covered in this Master Agreement. Discussions shall also include reviewing possible opportunities to positively impact the plan's performance and cost. The Converting Joint Healthcare Committee shall meet at least two (2) times per year.

- d. The Company agrees to pool the experience for the Core Advantage Plan and the other company sponsored plans for employees covered by the Converting Master Agreement for purposes of calculating the Core Advantage Plan premiums.
- e. In the event a new master agreement is not negotiated for 2028, it is understood that health care will need to be bargained locally for coverage effective January 1, 2029.
- f. If the Affordable Care Act (ACA) or any rules related to ACA adversely impact IP's and/or the employees' costs or offer cost saving opportunities, the Parties shall meet to discuss an appropriate redesign of benefits and/or alternative delivery methods, while preserving the Parties' overall bargaining intent and not increasing the total bargained package.
- g. See Addendum C for Milltown medical plan details.

2. RETIREE MEDICAL

Post-65 retirees will be provided assistance by a third-party vendor* in the selection of private coverage.

*Current vendor is ViaBenefits (previously One Exchange). IP reserves the right to change vendors for Retiree Medical assistance.

3. LIFE & AD&D

Effective July 1, 2024, the Basic Life and AD&D benefit amounts will increase from \$35,000 to \$45,000. The Company will continue to honor all current grandfathered benefit amounts.

4. SICKNESS AND ACCIDENT

Effective July 1, 2024, the weekly benefit will be at the employee's permanent rate of pay times 40 hours, times 60% with a minimum benefit amount of \$425. These benefits will be effective for illnesses and injuries that occur on or after the above effective date. The Company will continue to honor all current grandfathered amounts.

5. SAVINGS PLAN - 401k

The Parties agree that new hires and rehires will be automatically enrolled into the Hourly Savings Plan at 6%. Employees will be notified in advance of their auto-enrollment and will have the opportunity to opt out or change their deferral rate prior to it going into effect.

Additionally, on an annual basis any employee contributing less than 6% will be automatically reenrolled at 6%. Impacted employees will be notified in advance of the annual reenrollment and can opt out or change their deferral rate prior to the event.

6. BENEFITS CHARACTERISTICS OF AN IP LABOR AGREEMENT

See Addendum D for an outline of the benefit characteristics of an International Paper labor agreement. These characteristics are considered to be a necessary part of any facility participating in this Master Agreement unless otherwise noted here.

7. VACATION SCHEDULE STANDARDIZATION; NEW HIRE VACATION

Effective January 1, 2025, the parties agree that the following standard vacation schedule will be implemented:

Length of Service	6 months Continuous, Active Employment	1 year	5 years	12 years	18 years	25 years
Vacation Allotment	1 week	2 weeks	3 weeks	4 weeks	5 weeks	6 weeks

* Those locations that currently receive weeks of vacation sooner than indicated in this table will retain such provisions.

- a. For facilities that utilize anniversary year vacation eligibility:
 - Employees who complete 6 months of continuous, active employment will receive 1 week of vacation. They will receive an additional 2 weeks of vacation on their 1-year anniversary.
 - During this transition into the new vacation schedule, vacation allotment milestones (e.g., 5, 12, 18 and 25 yrs.) reached by an employee prior to January 1, 2025 will be recognized by providing 1 additional week of vacation on January 1, 2025.
- b. For facilities that utilize contract year eligibility:
 - Employees who complete 6 months of continuous, active employment will receive 1 week of vacation. They will receive an additional 2 weeks of vacation on the contract date after their 1-year anniversary.
 - During this transition into the new vacation schedule, vacation allotment milestones (e.g., 5, 12, 18 and 25 yrs.) reached by an employee prior to January 1, 2025 will be recognized by providing 1 additional week of vacation on January 1, 2025.

- c. For facilities that utilize calendar year vacation eligibility:
 - Employees who complete 6 months of continuous, active employment within the same calendar year in which they were hired will receive 1 week of vacation at that time, followed by an additional 2 weeks of vacation the following January 1st.
 - Employees who complete 6 months of continuous, active employment within the calendar year following the year they were hired, will receive 2 weeks of vacation at that time, followed by an additional 2 weeks the following January 1st.

8. PAID PARENTAL BONDING LEAVE

The Parties agree that one (1) week of paid parental bonding leave will be available for eligible employees to be taken once per rolling 12-month period following the birth, foster care placement or adoption of a child under eighteen (18) years of age, that occurs on or after July 1, 2024. Bonding leave will be paid at 100% of an employee's permanent rate of pay for regularly scheduled hours. Bonding leave must be taken as a continuous leave. Bonding leave will run concurrent with FMLA and state family/bonding leave or entitlements. (Policy will be created and available on IP's intranet site).

9. LACTATION ROOM

Upon request, the Company will provide a sanitary place, other than a bathroom, that is shielded from view and free from intrusion from coworkers and the public, which may be used by an employee to express breast milk, with a sink and designated refrigerator within close proximity.

D. LOCATION AND RENEWAL AGREEMENT SUCCESSORSHIP

Each Location Agreement and Renewal Agreement shall provide as follows:

1. The Company agrees that if a Covered Location is sold, leased, transferred or assigned, the Company shall inform the purchaser, lessee, transferee or assignee, of the exact terms of this Successorship Paragraph provision and shall make the sale, lease, transfer or assignment conditional upon the purchaser, lessee, transferee or assignee, assuming all the obligations of the applicable Collective Bargaining Agreement until its expiration date and treating the affected employees of the applicable Bargaining Unit in accordance with the terms of the applicable Location Agreement. The Union and/or its local and any other union representing covered employees will agree to such assumption.

2. Provided all contractual agreements are honored regarding seniority, including provisions for lay off and recall (it being understood that the applicable purchase agreement shall require the purchaser to make its hiring decisions with respect to Bargaining Unit positions according to the contractual rules that would apply as though such hiring were a decision to recall or layoff Bargaining Unit employees), it is understood and agreed (a) that the purchaser will not be required to have the same number of employees in the applicable bargaining unit as the Company does at the time of the transaction, and (b) that the applicable purchase agreement may permit the purchaser to make changes in the benefit programs required by the applicable agreement provided that the benefits in all events continue to be substantially equivalent in the aggregate to those provided under the applicable Location Agreement.
3. It is agreed that the Company's obligations under this Successorship language will be satisfied if the applicable purchase and sale agreement: (i) contains the terms required by the above paragraphs; and (ii) either makes the Union a third-party beneficiary of those terms or is supplemented by a contemporaneous agreement between the Union and purchaser effectuating those terms.
4. In the event that a Covered Location is sold, leased, transferred or assigned, the Parties agree that the provisions of this Section D will be added as an addendum to the Covered Location's Location Agreement prior to the sale, lease, transfer, or assignment.

E. MISCELLANEOUS

1. The Company agrees not to lock-out, and the Union and/or unions agree(s) not to strike, at a Covered Location during the terms of the respective Location and Renewal Agreements.
2. As of the Effective Date of this Agreement, all provisions of Article I.A-E will be incorporated into the current Location Agreements and Renewal Agreements at every Covered Location and will be subject to the grievance and arbitration processes contained in those Agreements.
3. See Addendum E for an outline of the contract language characteristics of an International Paper labor agreement. These characteristics are considered to be a necessary part of any facility participating in this Master Agreement unless otherwise noted.
4. See Addendum F outlining union participation in New Hire Orientation.

5. The parties agree that the existing NAC Maintenance Associate Program dated December 1, 2020 shall be incorporated into the 2024 IP/USW Converting Master Agreement upon successful ratification. See Addendum L.
6. **Specific Job Classification Wage Adjustments.**
The parties agree that discussions involving proposed wage rate adjustments for specific job classifications ("SJC") should take place during the mid-term of facility local agreements as those concerns arise, and should not be postponed for renewal bargaining. To that end, no SJC will be discussed during renewal bargaining and will not be included on any renewal bargaining agenda.

The following general rules will also apply to all SJC discussions:

- a. Changes to SJC wage rates are data-driven decisions. The parties agree that any changes that may be decided upon must be supported by verifiable documentation and/or competitive data.
- b. The discussions will not involve requests for general wage increases (GWIs) for all employees because GWI are strictly addressed by way of the parties' Master Agreement.
- c. SJC discussions and requests will only involve the specific job(s) that are believed to be in need of an adjustment, and not other jobs within the plant.

In the event the local facility bargaining participants cannot reach an agreement on a proposed SJC, the parties may submit the matter to the Joint Panel for a high-level resolution pursuant to the "Enforcement" Article of the Master Agreement.

7. See Addendum G regarding incorporation of Article II, Section D, Successorship provision into Location Agreements, where needed.
8. See Addendum H for the Company's commitment to provide notice to the Union of LIFE events.
9. See Addendum I reflecting the parties' agreement to include the following matters in the agenda of the JHSC:
 - a. Annual USW 10 Point Plan on safety (as a standing agenda item)
 - b. Implementation of the "Right To Act" Policy (JHSC subcommittee).
 - c. Discussion of an unpaid domestic violence leave policy (combined Mill and Converting JHSC framework).
10. See Addendum J regarding the parties' ongoing commitment to cooperate regarding requests for union leave.

11. The Company agrees to send employees to the USW Health & Safety Conference in accordance with Addendum K.
12. See Addendum L for the parties' agreement regarding the concurrent use of vacation during FMLA leave.
13. If any provision of this Agreement is in contravention of any applicable federal or state law or regulation, such provisions shall be superseded by the appropriate provision of such law or regulation so long as same is in force and effect, but all other provisions of this agreement shall continue in force and effect.

III. PENSION

Refer to Converting Joint Pension Council Agreement.

IV. UNION / JOB SECURITY

A. ORGANIZING CAMPAIGNS

In the interests of having a constructive relationship and maintaining it during an organizing campaign, the Parties agree that the following ground rules will apply.

1. The decision whether to be represented or not represented is the employee's to make.
 - a. Both Parties intend to take a position of fairness and honesty in the matter, providing accurate and timely information legitimately bearing on the employees' decision.
 - b. Both Parties will work to create an atmosphere free of coercion or intimidation. Neither Party will threaten, interrogate, retaliate against any employee, or make false or misleading statements.
 - c. Neither Party will engage in negative attacks towards each other.
2. Nothing in this Paragraph IV is intended to limit the rights of employees or the Parties during organizing campaigns at Covered Locations to file charges with the National Labor Relations Board alleging violations of the National Labor Relations Act under the applicable statutory criteria; however, no such charge shall allege as a separate theory that the alleged conduct violated this Agreement.

B. SUCCESSORSHIP

1. The Company agrees that it will not propose to delete the Successorship provisions in future bargaining for collective bargaining agreements at Covered Locations
2. The Company agrees that a purchaser, lessee, transferee or assignee of the assets of the Company as an entity will be bound by this Agreement, and the Union agrees to such assumption.
3. The Union agrees that it will make a condition of any merger it may make with another Union or any other type of combination that the resulting entity will assume this Agreement, and the Company will agree to such assumption.

C. EMPLOYMENT SECURITY

The Company agrees that when exercising its rights under the current Location Agreements, it will undertake any reductions in force through voluntary severance and/or attrition except in situations involving temporary lay-offs or permanent reductions due to complete or partial closure. In situations involving temporary layoffs, current Location Agreement provisions will apply. In situations involving permanent reductions due to complete or partial closures, employees will be laid-off in accordance with the current Location Agreements and effects bargaining will take place.

V. JOINT EFFORTS: PUBLIC POLICY, INDUSTRY-WIDE ACTIVITIES AND HEALTH AND SAFETY

- A. The Company and the Union confirm their agreement to the joint efforts provided for in Paragraphs V.A. and B. (concerning public policy and industry-wide activities) of the Memorandum of Agreement covering the Primary Mill locations
- B. The Company and the Union hereby agree to appoint and continue a Joint Safety Committee that will develop Safety Training programs selected by the Joint Safety Committee. The training programs will be used to train the union/management safety committee at locations. The Joint Safety Committee will evaluate the merits of the training based on its impact on the facilities' overall safety performance and recommend its applicability to other locations. See also Addendum I, JHSC agenda items.
- C. The Company agrees to excuse from work the USW representatives that hold a position on the IP/USW Joint Health & Safety Committee as of the time of the conference and one (1) active safety committee member from each NAC Region (currently 18) to attend the USW Health & Safety Conference held every eighteen (18) months in Pittsburgh, PA. Each regional attendee may be selected by a method to ensure rotation of interested attendees. The Union will notify the Company in writing within sixty (60) days

of the identity of the employee who was selected. The Company agrees to pay all IP employees who attend the conference their lost scheduled work time at their permanent rate of pay, as well as to pay the reasonable costs for travel, hotel, event registration, and meal reimbursement. All IP employees that attend this conference will be required, upon return from the conference, to present their learnings to the Region lead team within thirty (30) calendar days after completion of the event.

VI. EFFECTIVE DATE, EXPIRATION AND RENEWAL

- A. In order to be effective, this Agreement (1) must be executed by the Union on behalf of itself and the Union locals at the Covered Locations and (2) with respect to Covered Locations where employees are jointly represented by the Union and a different union, must be executed by the Union on behalf of itself and the USW Locals at the Covered Locations as well as by the different union.
- B. This Agreement shall have as its Effective Date the date on which it is executed by the Union after the provisions of Paragraph VI.A. are satisfied.
- C. This Agreement shall expire on April 23, 2028, although the Renewal Agreements established pursuant to this Agreement as provided in Article II. A-E will remain in full force and effect through their individual respective expiration dates.
- D. At least sixty (60) days prior to the expiration date of this Agreement, the Parties shall meet and attempt to reach agreement on a successor agreement. Either Party may withdraw from such discussions at any time. This Agreement creates no obligation to continue bargaining in this format except as provided for in this Paragraph VI.D. and the existence of this Agreement in no way alters existing bargaining units. The Parties agree that such discussions will be voluntary and the legal requirements concerning collective bargaining will not apply.
- E. In the event the Parties are unsuccessful at reaching a successor agreement to this Agreement, the Renewal Agreements established pursuant to this Agreement as provided in Article II, Section A.-E., will remain in full force and effect through their individual respective expiration dates and Articles IV.-V. of this Agreement (other than Article IV, Section B., Successorship) will be of no further force and effect, and shall terminate and be null and void.

VII. ENFORCEMENT

- A. This Agreement shall be enforced and any disputes resolved by the Joint Panel described below.

Agreed to:

Luis Mendoza International Vice President United Steelworkers	James Robison Director, Converting Labor Relations International Paper Company
Name Title International Brotherhood of Electrical Workers Union	
Name Title International Association of Machinists and Aerospace Workers Union	
Name Title International Union of Operating Engineers	
Name Title Industrial Division of the Communications Workers of America	
Name Title International Brotherhood of Boilermakers	

Name Title Rochester Regional Joint Board	
Name Title United Food and Commercial Workers	

ADDENDUM A

IP CONVERTING MASTER 2024			
Location	Local CBA Expiration Subsequent to Final GWI per the 2021 Master Extension	Location	Local CBA Expiration Subsequent to Final GWI per the 2021 Master Extension
Rockford	04/15/2024	Richmond	06/30/2025
Rochester	04/30/2024	McAllen	09/01/2025
Fond du Lac*	05/31/2024	Anaheim	09/30/2025
Barrington	06/02/2024	Bay Minette	09/30/2025
Belleville	06/21/2024	Grand Prairie Box	10/31/2025
Milltown (Middlesex)	06/30/2024	Charlotte	11/11/2025
Wooster	06/30/2024	Grand Prairie Bag	01/31/2026
Eaton	07/10/2024	Magnolia	01/31/2026
Arden Hills*	07/31/2024	Newton	01/31/2026
Marion*	07/31/2024	Cleveland	02/01/2026
St. Anthony	08/01/2024	Omaha	02/27/2026
Waterloo	08/01/2024	Middletown	04/30/2026
Dallas I-35*	08/28/2024	Mount Vernon	05/01/2026
San Antonio	08/31/2024	Biglerville	05/24/2026
Statesville	08/31/2024	Butler Bulk	05/31/2026
Santa Fe Springs	09/19/2024	Forest Park (Atlanta)	06/09/2026
Shakopee*	09/30/2024	Three Rivers	06/24/2026
Des Plaines*	10/14/2024	Bellmawr	06/30/2026
Austin	10/27/2024	Bogalusa	07/31/2026
Hazelton	11/16/2024	Olive Branch	08/01/2026
Petersburg	12/10/2024	Lynchburg	08/10/2026
Eighty Four	12/12/2024	Mt. Carmel	08/20/2026
St. Louis (Gateway)	02/01/2025	Gilroy	09/30/2026
Carrollton - Beltline	02/11/2025	Binghamton	11/14/2026
Spotswood	03/31/2025	Orlando	11/30/2026
Georgetown	05/31/2025	Edinburg	01/31/2027
Savannah	05/31/2025	Houston	02/15/2027
Springhill	05/31/2025	Morristown	08/31/2027
Fort Wayne	06/30/2025	Manitowoc	11/12/2027
*Location Agreement Expiration Date Changes per MOU		Thorofare	01/31/2028

IP Converting Master - Advantage Plan		ADDENDUM B
	Advantage Plan	
Health Reimbursement Account	\$500 / \$1,000*	
Deductible - Network (includes HRA)	\$1,050 / \$2,100 (Your Share = \$550 / \$1,100)	
Deductible - Out of Network (includes HRA)	\$1,550 / \$3,100 (Your Share = \$1,050 / \$2,100)	
OOP - Network (includes HRA)	\$2,750 / \$5,500 (Your OOP = \$2,250 / \$4,500)	
OOP - Out of Network (includes HRA)	\$3,250 / \$6,500 (Your OOP = \$2,750 / \$5,500)	
Lifetime Maximum	Unlimited	
General Co-Insurance (60% out of Network)	100% HRA, then 80% / 60% after deductible	
Office Visits Copay	100% HRA, then 80% / 60% after deductible	
Office Visits Copay - Specialist	100% HRA, then 80% / 60% after deductible	
Vision	Not covered	
Emergency Room Copay	100% HRA, then 80% after deductible	
Inpatient Hospitalization Copay	100% HRA, then 80% / 60% after deductible	
Rx Retail	HRA pays EE coinsurance amount; then plan pays 80% for generic w/\$5 EE max; 80% w/ \$50 max for brand-name on formulary; 60% w/ \$75 max for brand-name not on formulary	
Rx Mail	HRA pays EE coinsurance amount; then plan pays 80% for generic w/ \$12 EE max; 80% w/ \$100 max for brand-name on formulary; 60% w/ \$150 max for brand-name not on formulary	
* Extension of participation in Virgin Pulse (completion of Health Risk Assessment and/or Chronic Disease Management programs) to increase your Health Reimbursement Account.		

Addendum C Milltown

Milltown employees will continue participation in the Local 381 Group Insurance Fund.

At any time during the term of the Renewal Agreement as defined by the 2024 Converting Master, local union 381 will have the option to "opt in" to the International Paper health care benefit programs and cost sharing provisions, including the Advantage Plan, Core Dental Plan and other applicable plans, as outlined in the 2024 Converting Master Agreement. The decision to opt in must be on a facility wide basis and be communicated to local management no later than September 1st for an effective date the following January 1st.

COST SHARING

Trust Fund costs for the employee and company are outlined below.

	Effective January 1 of each consecutive year
Total Premium	Established by Trust
Active Employee (EE) Contribution	
Single	10% of Total Premium
EE+ Child	15% of Total Premium
EE+ Spouse	20% of Total Premium
EE+ Family	25% of Total Premium
Company Contributions	
Single	90% of Total Premium
EE+ Child	85% of Total Premium
EE+ Spouse	80% of Total Premium
EE + Family	75% of Total Premium

Addendum D

Benefits Characteristics of an IP Labor Agreement

Health & Welfare

- Medical
 - Advantage Plan – plan design and cost sharing part of Master Agreement
 - Alternative plans and cost sharing determined by the Company
- Dental – Core IP Dental Plan
- Retiree Coverage
 - Pre 65 Medical– same plan offering as active employees
 - Post 65 (or Medicare Eligible) Medical – no company sponsored plan; assistance provided for selection of private coverage
 - Retiree pays full cost of retiree medical coverage
 - No retiree Life or AD&D
- Standard Health & Welfare Plan Provisions, including but not limited to:
 - Coverage Eligibility
 - Definition of Dependents
 - Benefit Continuation During Leaves of Absence and Temporary Layoff
 - Pre-Tax Employee Contributions, where applicable
 - Two Tiered Rates (single/family) for medical and dental
- Benefit Indexing Language and Parameters
 - The benefit plans outlined below are indexed to the core company plans.
 - Core IP Dental Plan
 - Flexible Spending Accounts (FSA)
 - Basic Life and AD&D
 - Sickness and Accident
 - Business Travel Accident
 - Survivor Benefits
 - Optional Coverage Plans (i.e., Optional LTD)
 - Location specific, employee paid plans are not allowed.
 - Benefit amounts for Basic Life, Basic AD&D, S&A and the S&A weekly benefit period (e.g. 26 weeks) can only be changed through negotiations.
 - International Paper has the right to make changes, additions and/or deletions to current vendors and all other plans and provisions.
 - Plan provision and vendor changes to these plans will be indexed to changes made to core company plans.

Savings Plan

- IP Hourly Savings Plan
- Company Match can only be changed through negotiations.
- All other plan provisions are indexed to the core company plans.

Addendum E

Characteristics Embedded in IP Master

- Health Insurance
- Life/ADD
- S/A Agreements
- Wage increases
- High-level dispute resolution
- Pensions(Pension Master)
- Successorship
- Health and Safety Initiatives
- While local agreements don't have arbitration for wage adjustment; the master includes arbitration-instead a review process by senior union and company officials

Standardization across IP

- IP Contracts do not include premium pay
- Non-discrimination language
- Participation language
- Flexibility language
- Pyramiding Prohibition
- Elimination of Holiday, Saturday and Sunday Restrictions.
- Work back in Lieu of Penalty Pay (unless company abuse or refusal to solve problems.
- Drug Testing Program
- Company may/may not fill vacancies
- Bi-weekly pay at all sites
- Partner relief of up to four hours
- Standard Lock-out and tag-out policy
- Permits subcontractors for maintenance and capital work

Addendum F



William A. Pierre
Director Employee Relations

Employee Relations
6400 Poplar Ave.
Memphis, TN 38197
TEL: 901/419 7927
FAX: 901/214-9714

Jon Geenen
USW International Vice President
Five Gateway Center
Pittsburgh, PA

Dear Jon:

During the orientation period for new bargaining unit employees at the locations covered by this Master Agreement, the Union will be provided an opportunity to meet with each new employee to provide information concerning the Union's structure and role as bargaining unit representative.

Sincerely,

A handwritten signature in cursive script that reads "William A. Pierre".

William A. Pierre

Addendum G

**2024 IP/USW CONVERTING MASTER AGREEMENT
LETTER OF UNDERSTANDING – SUCCESSORSHIP**

February 20, 2024

Breahn Quigley-Knackert
United Steelworkers
National Paper Sector Bargaining Chair
60 Blvd of the Allies
Pittsburgh, PA 15222

Re: Letter of Understanding – Successorship

Dear Breahn,

As we discussed at the most recent IP/USW Converting Master negotiations, the Parties re-commit to incorporate the Location Agreement Successorship language contained in the IP/USW Converting Master Agreement (Paragraph II.H. of the 2016-2022 Agreement) into the Covered Location Agreements at the next renewal bargain where not already included.

Sincerely,



Jim Robison, International Paper
Director Converting Labor Relations

ADDENDUM H

**2024 IP/USW CONVERTING MASTER AGREEMENT
LETTER OF UNDERSTANDING – L.I.F.E. EVENT NOTICE**

February 20, 2024

Breahn Quigley-Knackert
United Steelworkers
National Paper Sector Bargaining Chair
60 Blvd of the Allies
Pittsburgh, PA 15222

Re: Letter of Understanding – L.I.F.E. Event Notice

Dear Breahn,

As we discussed at the most recent IP/USW Converting Master negotiations, the Company commits to provide notice to the applicable Local Union designee of any L.I.F.E. event serious injuries as soon as practicable, but within twenty-four hours of the Company acquiring knowledge of the event.

Sincerely,



Jim Robison, International Paper
Director Converting Labor Relations

ADDENDUM I

**2024 IP/USW CONVERTING MASTER AGREEMENT
LETTER OF UNDERSTANDING – JOINT HEALTH & SAFETY COMMITTEE AGENDA ITEMS**

February 22, 2024

Breahn Quigley-Knackert
United Steelworkers
National Paper Sector Bargaining Chair
60 Blvd of the Allies
Pittsburgh, PA 15222

Re: Letter of Understanding – Joint Health & Safety Committee Agenda Items (JHSC)

Dear Breahn,

As we discussed at the most recent IP/USW Converting Master negotiations, the following items will be added as agenda items

- The annual USW 10 Point Plan on safety will be added as a standing agenda item at the JHSC meetings.
- The discussion on the implementation of the "Right To Act" Policy in the JHSC subcommittee.
- The Parties will discuss an unpaid domestic violence leave policy within a combined Mill and Converting JHSC framework.

Sincerely,



Jim Robison, International Paper
Director Converting Labor Relations

Addendum J

**2024 IP/USW CONVERTING MASTER AGREEMENT
LETTER OF UNDERSTANDING – UNION BUSINESS LEAVE REQUESTS**

February 23, 2024

Breahn Quigley-Knackert
United Steelworkers
National Paper Sector Bargaining Chair
60 Blvd of the Allies
Pittsburgh, PA 15222

Re: Letter of Understanding – Union Leave Requests

Dear Breahn,

The Company will commit to review each request for union leave taking into consideration the location collective bargaining agreement, the current business conditions, staffing considerations and other variables on a case-by-case basis. In the event any union concerns arise over a leave request that cannot be resolved at the plant-level, the parties may escalate the issue to the staff representative and labor relations manager supporting the facility.

Sincerely,



Jim Robison, International Paper
Director Converting Labor Relations

ADDENDUM K USE OF VACATION FOR INTERMITTENT FMLA

Covered Locations already requiring vacation to be used for unpaid FMLA (including for intermittent and/or continuous leave for personal use and/or family use) prior to these 2024 Master negotiations will continue as they are, with the exception that those locations that require all vacation to run concurrent with FMLA will allow one week of granted vacation to be excluded from FMLA application. Otherwise, such locations will not be impacted by this Agreement, subject to the provision below regarding renewal bargaining.

Eligible employees on qualifying unpaid FMLA leave continue to have the choice at all Covered Locations to use concurrently any and all available vacation days during any form of unpaid FMLA leave so that employees may receive pay for that period of leave.

Effective January 1, 2025, the Parties agree that, for intermittent personal FMLA leaves, International Paper will require employees with two (2) or more weeks of vacation to use up to a maximum of one week of accrued paid vacation leave (scheduled or unscheduled) concurrent with such intermittent FMLA leave.

At locations covered by this Agreement, use of vacation for intermittent FMLA absences will be required as follows: If an employee misses any time up to and including one-half of a shift, one-half of a vacation day will be used concurrently. If an employee misses more than one-half of a shift, a full vacation day will be used concurrently. (This includes your normal work schedule, assigned overtime, and other work related events that you are required to participate in (i.e. safety/team meetings)).

The Parties agree that at Covered Locations where current language does not provide all covered employees the opportunity to take a minimum of one week of their vacation in day-at-a-time increments, that opportunity will be provided. Employees who have used all single day vacation and later take FMLA will be required to utilize single day vacation use to run concurrently with FMLA, with any remaining vacation to be used as vacation in remaining blocks. However, nothing in this provision is intended to provide an employee additional vacation, nor is it intended to provide an employee the opportunity to take more than one week of vacation in day-at-a-time increments unless more is provided for that employee under the applicable Location Agreement.

This vacation use requirement applies to leaves under the Family and Medical Leave Act and any unpaid medical leaves under state or local laws, unless otherwise prohibited by law.

Additionally, this provision sets the minimum requirements for use of vacation time concurrently with FMLA, but all Covered Locations are free to bargain this issue at local bargaining to address location-specific needs or circumstances.

Addendum L

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NAC Maintenance Associate Program Guidelines for Implementation Memorandum of Understanding (MOU) December/1/2020

The Maintenance Associate is a new role within NAC that is built to identify talent with mechanical aptitude and responsible work behaviors so that skilled maintenance talent can be developed locally. The program is open to both internal and external candidates.

The Selection Process includes the following:

- Pre-Screen
- On-line Test Battery
- Past Performance Evaluation (Internal Candidates)
- Structured Interview (External Candidates Only)

Pre-Screen

1. Internal pre-screens will be on paper and maintained in the job file and will be completed by local HR.
2. Evaluation of performance in safety, attendance, quality, teamwork, and historical application status.
3. Candidates must be "Recommended" on the pre-screen before they can advance to the test battery.
4. If a candidate is "Not Recommended" on the pre-screen, they must wait a minimum of six (6) months before applying/being considered again for the position.
5. Internal Candidates – Paper based Pre-screen administered by local HR.
6. External Candidate – Prescreen is administered on-line by AON.

Past Performance Evaluation

1. If a candidate is "Recommended" on the Test Battery (on-line and administered by AON) they will advance to the final phase of the selection process.
2. Internal candidates' final step is a Past Performance Evaluation which is completed by their current supervisor. This evaluation is on-line and administered by AON.
3. External candidates' final step is a Structured Panel Interview.
4. Internal past performance evaluation will be completed by the employee's supervisor on-line.
5. Evaluations of employee effectiveness in safety orientation, taking initiative, focusing on details/valuing quality, being resourceful, being flexible, learning orientation, demonstrating teamwork, listening to others, using tools and equipment, communication, maintaining high attendance, maintaining work tempo, and meeting performance expectations.
6. If a candidate is "Not Recommended" on the past performance evaluation they must wait a minimum of six (6) months before applying/being considered again for the position.

Training Program

The Training Program consists of the following elements:

- On-line My-Learning Courses

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- Assessment at the completion of each module
- Full on-line Assessment to complete at the end of each topic/area
- On-the-job Shadowing and Learning
 - Each Associate will follow a training matrix with requirements to satisfactorily complete each area
 - Each subject area/task requires demonstrated mastery evaluated and signed off by the Maintenance Supervisor
 - Monthly progress reviews with the Maintenance Manager
 - Quarterly performance reviews with the Manufacturing or Site Manager
- NTT Training Classes at the Black shirt Training Center (Indianapolis, IN)
- AON Skilled General Maintenance/Journeyman Test
 - Must successfully pass to advance into the facility's Maintenance Technician rate

Evaluations will be conducted throughout the program to ensure the Associate is making satisfactory progress. It is anticipated that most Associates will complete the program in eighteen (18) months.

Disqualification

Any employee disqualified from the Maintenance Associate Program will be eligible for consideration as follows:

- Disqualification after the completion of 225 work hours, the employee may be moved into their previous position if that position happens to be open and available, if the position is not, the employee would be moved into an open position based upon business need (as determined by the Company) in accordance with the employee's seniority (as defined in the CBA) and qualifications/skills.
- Provisions of the Local Collective Bargaining Agreement regarding disqualification.

For the Company

For the Union

 12/1/2020
Name Date

 12/1/2020
Name Date