PUBLICIS BENEFITS CONNECTION 401(K) PLAN (08063)

Key Plan Details

When can I enroll in the Plan?

If you have not enrolled in the Plan within 35 days from your date of hire, you will be automatically enrolled in the Plan at a contribution rate of 5% of your pretax eligible earnings. Based on your date of birth and assuming a retirement age of 65, you will be invested in the Fidelity Freedom Index Commingled Pool Class R, with a corresponding target retirement date. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed. We encourage you to take an active role in the Plan and to choose a contribution rate and investment options that are appropriate for you. If you do not wish to contribute to the Plan, you must change your contribution rate to 0% within the first 35 days of your eligibility. You may change your contribution rate at any time online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

Your plan allows you to request a return of your automatic contributions, adjusted for gains and losses, up to 90 days after you have been automatically enrolled in the plan by calling the Fidelity Retirement Benefits Line at 1-800-835-5095. The withdrawal will be subject to income tax but not the 10% tax applied to early distributions and will result in the forfeiture of any related employer matching contributions. If you elect this withdrawal, you will be treated as also electing to unenroll in the plan and make no further contributions. You may choose to continue or restart contributions at any time online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

How do I enroll in the Plan?

Enroll online at any time, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

How much can I contribute?

Through automatic payroll deduction, you may contribute between 1% and 50% of your eligible compensation as pretax and Roth contributions. Employees determined to be highly compensated may have additional limitations. Sign up online by accessing the “Contribution Amount” section under "Quick Links" on NetBenefits®, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. This program increases your contributions 1% annually, to help to ensure continued progress toward meeting your future goals. You can opt out of the Annual

Increase Program at any time online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

If you participated in another 401(k) Plan during this calendar year, you will need to provide your year-to-date 401(k) contributions to your payroll department in order to ensure that you do not exceed the IRS annual limit in the aggregate.

When is my enrollment effective?

Your enrollment becomes effective once you elect a deferral percentage, which initiates deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

What is the Roth contribution option?

A Roth contribution to your retirement savings plan allows you to make after-tax contributions and take any associated earnings completely tax free at retirement - as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½, or become disabled or die. Through automatic payroll deduction, you may contribute between 1% and 50% of your eligible compensation as designated Roth contributions, up to the annual IRS dollar limits. Starting in 2026, if your FICA wages from the prior calendar year with your current employer exceeded $150,000, any age 50 catch-up contributions to the Plan must be made as Roth contributions. If your FICA wages were $150,000 or less, you can designate your catch-up contribution to be pretax or Roth.

Find more information online within the "Plan & Learn" drop down and "Learn" section of NetBenefits®.

What catch-up contribution can I make?

If you have reached age 50 or will reach 50 during the calendar year January 1 – December 31 and are making the maximum plan or IRS contribution, you may make an additional catch-up contribution each pay period. The maximum annual catch-up contribution is $8,000. Going forward, catch-up contribution limits will be subject to cost-of-living adjustments (COLAs) in $500 increments.

Starting in 2026, if your FICA wages from the prior calendar year with your current employer exceeded $150,000, any age 50 catch-up contributions to the Plan must be made as Roth contributions. If your FICA wages were $150,000 or less, you can designate your catch-up contribution to be pretax or Roth.

Starting in 2025, the SECURE 2.0 Act increases the limit for you if you have attained age 60, 61, 62, or 63 in a given calendar year. The limit for 2026 is $11,250.

You make catch-up contributions through payroll deduction, the same way you make regular contributions.

Does the Company contribute to my account?

The Company helps your retirement savings grow by matching your contributions.

The Company will match 100% of the first 3% of pay you contribute, and 50% of the next 2% of pay you contribute to the Plan. Both pretax and Roth after-tax contributions are eligible to receive the employer match.

When am I vested?

You are always 100% vested in your contributions to the Plan, as well as any earnings on them. The Company's matching contributions and any earnings vest according to the following schedule:

Years of Service	% Vested
0–1	0%
1–2	25%
2–3	50%
3–4	75%
4	100%

What are my investment options?

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The many investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online.

What are the managed account options in my plan?

Fidelity® Personalized Planning & Advice ("The Service")

Fidelity® Personalized Planning & Advice is a retirement goal based managed account service with a team of portfolio managers who manage the investments in your workplace savings plan account. Based on your unique needs and goals, our team of professionals will create a plan that considers your total financial situation, put the plan into action, and work for you putting in the time, resources, and knowledge needed to keep you on track for retirement.

This includes:

- Regularly monitoring and rebalancing of your account
- Strategy refinement that supports you as your financial situation evolves
- Quarterly check-ins, which include your progress toward key milestones
- Personal planning dashboard that includes progress to retirement and other profile details

To see if Personalized Planning & Advice is right for you, talk to one of our financial representatives at 866-811-6041.

How much should I save for retirement?

Fidelity's online planning tools are designed to help you manage your assets as you plan for retirement.

Can I take a loan from my account?

Although your plan account is intended for the future, you may borrow from your account for any reason.

Learn more about and/or request a loan online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

Can I make withdrawals?

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, or have a severe financial hardship, as defined by your plan.

When you leave the Company, you can withdraw contributions and any associated earnings or, if your vested account balance is greater than $1,000, you can leave contributions and any associated earnings in the Plan. After you leave the Company, if your vested account balance is equal to or less than $1,000, it will automatically be distributed to you.

Learn more about and/or request a withdrawal online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

Can I move money from another retirement plan into my account in Publicis Benefits Connection 401(k) Plan?

You are permitted to roll over eligible pretax and Roth contributions from another 401(k) plan, 403(b) plan or a governmental 457(b) retirement plan account or eligible pretax contributions from another conduit Individual Retirement Accounts (rollover IRAs) and certain non-conduit individual retirement accounts (traditional IRAs, money rolled over from an employer-sponsored retirement plan that has not been mixed with regular IRA contributions).

Additional information can be obtained online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

NOTE: After a rollover deposit, a 10-day hold will be placed on your account funds as a security measure. Access to your funds will be limited until after the hold period ends.

Need access sooner? Reach out to the Fidelity Retirement Benefits Line for assistance.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service, offers a straightforward, convenient process that takes just minutes. To make your elections, click on the "Profile & Settings" icon in the upper right-hand corner, then select "Beneficiaries" and follow the online instructions.

Where can I find information about exchanges and other plan features?

Learn about loans, exchanges, and more online. In particular, you can access loan modeling tools that illustrate the potential impact of a loan on the long-term growth of your account. You will also find a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose by taking a withdrawal. Additional information can be obtained by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

Additional Important Information

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

This information provides only a summary of the main features of Publicis Benefits Connection 401(k) Plan and the Plan Document will govern in the event of discrepancies.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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