

**SUMMARY ANNUAL REPORT FOR
PUBLICIS BENEFITS CONNECTION BUSINESS TRAVEL & ACCIDENT INSURANCE PLAN**

This is a summary of the annual report of the Publicis Benefits Connection Business Travel & Accident Insurance Plan, a death benefits plan (Employer Identification Number 36-2677628, Plan Number 509), 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 Federal Insurance Company to pay all Business Travel & Accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2023 were \$20,725.

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, write or call MMS USA Holdings, Inc., the plan administrator, at 375 Hudson Street, 8th floor, New York, NY 10014 and phone number, 800-933-3622.

You also have the legally protected right to examine the annual report at the main office of the plan: 375 Hudson Street, 8th floor, New York, NY 10014, 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.

Additional Information – Basic Financial Statement

The plan and all underlying components are unfunded, and the plan did not have any reportable assets or income during the plan year.