

**SUMMARY ANNUAL REPORT FOR  
PUBLICIS BENEFITS CONNECTION GROUP DISABILITY PLAN**

This is a summary of the annual report of the Publicis Benefits Connection Group Disability Plan (Employer Identification Number 36-2677628, Plan Number 504) for the plan year January 1, 2024 through 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).

MMS USA Holdings, Inc. has committed itself to pay certain short-term disability claims incurred under the terms of the plan.

**Insurance Information**

The plan has insurance contracts with Hartford Life and Accident to pay certain Long-term disability, Temporary disability, and Critical Illness claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024 were \$4,239,727.

**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](http://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.