

**SUMMARY ANNUAL REPORT FOR  
PUBLICIS BENEFITS CONNECTION GROUP LIFE INSURANCE AND VOLUNTARY AD&D PLAN**

This is a summary of the annual report of the Publicis Benefits Connection Group Life Insurance and Voluntary AD&D Plan (Employer Identification Number 36-2677628, Plan Number 503) for the plan year January 1, 2022 through December 31, 2022. 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 insurance contracts with Metropolitan Life Insurance Company and Prudential Insurance Company of America to pay certain Life insurance, Accidental Death & Dismemberment, and Long Term Care claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2022 were \$7,008,223.

**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, 7th 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, 7th 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.

**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.

**Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email [DOL\\_PRA\\_PUBLIC@dol.gov](mailto:DOL_PRA_PUBLIC@dol.gov) and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)