

PLAN HIGHLIGHTS FOR THE UNITED TALENT AGENCY, LLC 401(K) PLAN

These plan highlights represent an overview of your plan's provisions. For full details, please check with your plan administrator and/or refer to your Summary Plan Description.

YOUR CONTRIBUTIONS

Note: You may not participate in the plan if you are:

- Interns
- Independent Contractors
- An Employee covered under a collective bargaining agreement that does not provide for participation in the plan
- A Leased Employee
- Employed by a member of the employer's controlled group that does not adopt the plan

EMPLOYEE DEFERRALS

ROTH 401(K)

ELIGIBILITY

General Eligibility

- All employees except any stated exclusions.

You are immediately eligible to join the plan.

Alternate Eligibility Groups

- A Part-Time, Temporary or Seasonal Employee

Service: One year.

Entry Date

Your entry date is the first day of the next payroll period.

To complete a year of service, you must have worked at least 1000 hours of service during an eligibility period or, alternately, at least 500 hours of service in two consecutive eligibility periods. The first eligibility period is the 12-month period beginning on your date of hire. Subsequent eligibility periods are based on the Plan Year.

AUTOMATIC ENROLLMENT

Once you're eligible, **unless you specifically opt out of participating in the Plan or make an affirmative election, you will automatically be enrolled and contributions will be deducted from your pay** (before taxes) at a rate of 4%. Your contributions will be allocated to the plan's "default" investment option. This will start as soon as administratively feasible after your plan entry date or 60 days after your date of hire, (or if you were rehired, 60 days after your rehire date), whichever is later.

CONTRIBUTION LIMITS

Your traditional contributions are deducted from your paycheck before taxes each pay period. Your Roth contributions are deducted from your paycheck after taxes each pay period.

You can contribute up to 95% of your pay, subject to the maximum amount allowed under the Internal Revenue Service (IRS) limits.

UPDATING YOUR CONTRIBUTION RATE

You may elect to increase, decrease, or stop your contributions at any time. Changes will go into effect as soon as administratively feasible.

You may invest for retirement with traditional before tax dollars, after tax Roth dollars, or a combination, up to the overall limits noted in the following section. In general, choosing which one depends on whether you think your income will be subject to a higher or lower effective tax rate when you withdraw your money in retirement.

You may elect to make separate one-time plan contributions from your bonus, up to 95%.

LEARN ABOUT ROTH CONTRIBUTIONS

Roth allows you to make after tax contributions to your plan. In most cases, these contributions will not be subject to future federal income taxes on qualified distributions, regardless of your income level (provided that you hold the contributions for at least five years and do not withdraw assets until at least age 59½). To learn more about this option, log into your account at transamerica.com/portal/uta and access the calculators under *Resources* in the Menu.

IRS CONTRIBUTION LIMITS

The IRS limits how much you can contribute each year. The maximum amount you may contribute to your account is \$23,500 in 2025. The IRS limit for 2026 is \$24,500.

If you will be at least age 50 during the current calendar year, you can make additional catch-up contributions up to (\$7,500. If you will be at least age 60, but not over age 63, during the calendar year, the catch-up contribution limit is increased to \$11,250.

The IRS age 50 catch-up limit for 2026 is \$8,000. The catch-up limit for age 60, but not over age 63, in 2026 is \$11,250.

Effective January 1, 2026, if you are eligible to make catch-up contributions AND earned more than \$150,000 as indexed in FICA Wages (Box 3 on your Form W-2) in 2025 from your current employer, your 2026 catch-up contributions must be made as Roth contributions in accordance with regulatory requirements and your plan's rules.

The above limits include all types of contributions.

The IRS annually indexes these limits however, your employers' limits may differ and would supersede IRS limits.

VESTING

Vesting refers to your "ownership" of your plan account — the portion to which you are entitled even if you leave the plan. You are always 100% vested in your own contributions, including any rollover contributions you have made to the account, plus any investment earnings.

MATCHING CONTRIBUTIONS

EMPLOYER MATCH

ELIGIBILITY

Service: One year.

Your entry date is the first day of the next payroll period.

To complete a year of service, you must have worked 1000 hours of service during an eligibility period. The first eligibility period is the 12-month period beginning on your date of hire. Subsequent eligibility periods are based on the Plan Year.

CONTRIBUTION AMOUNT

United Talent Agency, LLC may make a discretionary matching contribution on your behalf.

For example, in 2025, UTA matched 50% of contributions up to 4% of pay up to maximum compensation amount.

For example, the maximum IRS matching salary limit is \$360,000 in 2026. Therefore, the maximum UTA would match annually in 2026 would be $\$360,000 \times 4\% \text{ of salary} \times 50\% \text{ match} = \$7,200$.

VESTING

You are always 100% vested in the Employer Match contributions.

ADDITIONAL PLAN DETAILS

LOANS AND DISTRIBUTIONS

Your plan offers a loan feature which allows you to borrow from your account based on certain provisions.

Distributions of before tax contributions, as well as earnings on any contributions, may be subject to income tax. Please check with your Plan Administrator and/or refer to your Summary Plan Description for details.

IN-SERVICE WITHDRAWALS

EARLY WITHDRAWALS

Depending on circumstances and plan rules, you may be able to take withdrawals from the vested portion of your account while you are actively employed. For more information, please check with your Plan Administrator and/or refer to your Summary Plan Description.

HARDSHIP

A hardship withdrawal is an emergency distribution of funds from a retirement plan. It is taken for an immediate and heavy financial need, as determined by the IRS. You may be required to provide documentation in order to qualify.

DISCLOSURES

You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Matching contributions are subject to plan vesting requirements.

Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.

Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528.

United Talent Agency, LLC has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between United Talent Agency, LLC and Transamerica or its affiliate, TISC.