



Notice to Employees Eligible to Participate in the CSLB Holdings Inc. 401(k) Plan

November 2023

The purpose of this notice is to highlight for you certain features of the CSLB Holdings Inc. 401(k) Plan (the “Plan”), including your right to defer taxable income directly into the Plan on a pre-tax basis and make Roth after-tax contributions to the Plan, and the employer matching contribution provision, and tell you where you can obtain additional information about the Plan.

Please note that your current elections regarding your rate of contribution and the way your contributions are invested will not change unless and until you make a new election.

Eligibility

If you are a regular full-time or part-time employee of CSL Plasma (the “Company”), you are eligible to make before-tax and Roth after-tax contributions to the Plan as soon as practicable following your date of hire or rehire.¹

The following individuals are not eligible to participate:

- Leased and other non-employee workers;
- Employees who, as to the United States, are non-resident aliens with no U.S. source income from the Company; and
- Employees who are covered by, or maintain a right to benefits under, a retirement benefit program or scheme under the laws of a country other than the U.S.

Enrollment

Participation in the Plan is not automatic. To enroll, please contact Fidelity directly at www.401k.com or 1.800.835.5095.

Employee Contributions

Through the Plan, you can set aside, on a combined before-tax and Roth after-tax basis, from 1% to 100% (subject to other required withholding) of your total pay, up to a statutory limit (\$23,000 for 2024). Your savings amount will be deducted from your paycheck in equal installments every pay period. You may make a separate contribution election with respect to any Company-paid bonus. For purposes of the Plan, “pay” means W-2 earnings, excluding car allowance, commissions, expatriate allowances/adjustments, contributions to any qualified pension or other fringe benefit program (other than this Plan), severance pay, reimbursements and other expense allowances, fringe benefits, moving expenses, deferred compensation,

¹ If you are an intern, you are not eligible to participate until you reach age 21 and complete one year of service (1,000 hours in a 12-month period) or, beginning in 2024, completion of three consecutive years in which you work at least 500 hours, if sooner. If you become eligible to participate in the Plan under the 500-hour rule, you will not be eligible to receive Company contributions.

welfare benefits, and amounts that are paid as business expenses without direct reimbursement, and including salary reduction contributions you make to the Plan or a Company sponsored cafeteria plan.

If you are at least age 50 at the end of 2024, you will be permitted to make up to \$7,500 of catch-up contributions to the Plan for 2024. Catch-up contributions are additional contributions to the Plan and can be made on a before-tax or Roth after-tax basis. You may only contribute catch-up contributions to the Plan if you make the maximum before-tax contribution otherwise permitted by the Plan or applicable law. Note that there is no separate election for catch-up contributions. The Plan will automatically increase your contribution limit to \$30,500 (the regular \$23,000 statutory limit plus the \$7,500 catch-up contribution limit) if you are age 50 or older by the end of 2024. Please keep this in mind when electing your contribution percentage.

Employer Contributions

As an eligible employee, the Company will match your contributions to the Plan as soon as practicable upon completion of 12 months of service. Tax laws limit the amount of compensation that may be taken into account each Plan Year (calendar year) for purposes of calculating matching contributions. The maximum amount of compensation that can be taken into account in 2024 is \$345,000. This amount will be subject to cost of -of-living adjustments in future years. As a practical matter, the application of the annual compensation limit to the compensation used to determine matching contributions makes it impossible for catch-up contributions to be matched (as limits are adjusted in future years, this may change). The matching contribution for each pay period is as follows:

<u>Your Contribution</u> <u>(As a % of Your Pay)</u>	<u>Company Match</u> <u>(As a % of Your Contribution)</u>
1 st 5%	100%

Matching contributions are made by the Company on a payroll period basis, but the total amount allocated to your matching contribution account for a calendar year is based on the total contributions that you make for a calendar year. Your eligible compensation for purposes of calculating matching contributions includes only compensation paid after the date you become eligible to receive matching contributions.

The Company, in its discretion, may make additional matching contributions in an amount not to exceed 4% of your pay. In addition, the Plan may be amended during the year to stop or reduce the matching contribution. You will be notified at least 30 days before any reduction or suspension occurs.

Vesting

All of your before-tax and Roth after-tax contributions and all Company matching contributions made to the Plan on your behalf on or after January 1, 2005, including all related earnings and losses, are 100 percent vested at all times.

Managing Your Account

If you wish to elect to participate in the Plan, increase or decrease your contribution percentage to the Plan, reallocate your contributions between before-tax and Roth after-tax contributions, or redirect your current or future investments, you may do so at any time after you become eligible to participate. To do so, please contact Fidelity directly at www.401k.com or 1.800.835.5095. Any election that you make will be effective as of the first day of the next available payroll period. You may stop your contributions to the Plan at any time. Also, you may restart contributions to the Plan as of any pay period.

Loans

You may borrow up to the lesser of: a) 50% of your account balance; or b) \$50,000 reduced by the highest outstanding balance of all loans during the prior 12 month period. All loans shall bear a reasonable rate of interest based on the prevailing interest rates charged by persons in the business of lending money for loans which would be made under similar circumstances and may be for up to 5 years except for loans for a principal residence which may be paid over 15 years. Only two loans, one of each type, residential and general, may be outstanding at any time. Loans must be repaid when you terminate employment. Call Fidelity at 1.800.835.5095 for additional information.

Withdrawals

There are various types of in-service withdrawals available under the Plan and each has a special set of rules regarding what contributions may be withdrawn. You are entitled to an in-service withdrawal from your rollover account at any time. If you were a participant in the ZLB Behring L.L.C. Employee Savings Plan or the ZLB Bio-Services, Inc. Employee Savings Plan (collectively, the "Prior Plans") before the Prior Plans were merged into the Plan, you will also be entitled to in-service withdrawals from any after-tax account, RG ESOP account, RG PAYSOP or employer contribution account (consisting of matching contributions made to one of the Prior Plans, and related earnings and losses, before that Prior Plan became a safe-harbor 401(k) plan) at any time.

If you need funds to pay medical expenses, funeral expenses, or expenses relating to qualifying disasters, purchase a primary residence, pay tuition, repair damage to your primary residence or to prevent eviction, you have exhausted other forms of withdrawal, and you have no other reasonably available assets, you may be eligible for an in-service hardship withdrawal. You may withdraw from your before-tax and Roth after-tax contributions and catch-up contributions accounts on account of hardship.

You can take a qualified birth or adoption distribution from your vested account up to \$5,000 within one year of the birth or legal adoption of your child. You are permitted to recontribute the distribution to the Plan as a rollover contribution within three years of the distribution.

At age 59 ½, you are eligible for an in-service withdrawal of all or any portion of your vested account balance from any and all sources. You are eligible for a distribution from the vested portion of your account under the Plan after you terminate employment with CSL Plasma and all affiliated companies.

Questions

If you have any questions after reading this notice, please contact askHR at (844) 602-7547. If you would like to request a copy of the Plan's Summary Plan Description or other materials, please contact Fidelity directly at (800) 835-5095.

In the event of a conflict between this document and the Plan document, the terms of the Plan document will always govern. The Company reserves the right to amend the Plan at any time.

Information was provided by CSL Bebring. Fidelity Investments is not responsible for its content.