

NEWELL BRANDS INC.

NEWELL BRANDS EMPLOYEE SAVINGS PLAN

(June 1, 2025)

SUMMARY PLAN DESCRIPTION

This Summary Plan Description only applies to eligible employees of Newell Brands and each other participating employer under the Plan, other than those eligible employees who are hourly rate employees of Rubbermaid, Inc. represented by the United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers International Union, AFL-CIO, CLC, Muncie, Indiana, Local 93G (“**Muncie Bargained Employees**”).

Each employee is encouraged to retain this document for future reference.

The date of this document is June 1, 2025.

NEWELL BRANDS EMPLOYEE SAVINGS PLAN

Effective June 1, 2025

INTRODUCTION

Newell Operating Company (the “**Company**”), a wholly owned subsidiary of Newell Brands, sponsored and maintained a retirement plan, known as the Newell Rubbermaid 401(k) Savings and Retirement Plan (the “**NRK Plan**”), immediately prior to January 1, 2018. The NRK Plan was amended and restated effective as of 11:59 p.m. Eastern Standard Time on December 31, 2017 (“**Effective Time**”). At the Effective Time, the following defined contribution plans in the Newell Brands corporate group (each a “**Prior Plan**”) were merged with and into the NRK Plan:

- BOC Plastics, Inc. 401(k) Plan
- Jarden Corporation Savings and Retirement Plan
- Jarden Standard 401(k) Savings Plan
- Jostens 401(k) Retirement Plan
- The Ln Co 401(k) Retirement Savings Plan
- Smith Mountain Industries, Inc. 401(k) Plan
- The Waddington Group 401(k) Plan

Effective on January 1, 2018, the NRK Plan was renamed the “Newell Brands Employee Savings Plan” and is maintained for the benefit of eligible employees of the Company and any of its affiliates that are participating employers in the Plan (each a “**Participating Employer**”). This document, among other things, provides an overview of the Plan in effect as of June 1, 2025. The Company intends this Plan to provide income for your retirement or other long-term financial goals. Generally, by becoming a participant in the Plan, you set aside and invest your own money, and may defer federal income taxes and, where allowed, state and local income taxes on certain portions of your wages. Partnering with you, the Company will help you save more by matching a percentage of your contributions.

As a participant in the Plan, you will have your own Account into which up to three basic types of contributions may be made:

--Elective Deferrals. Through convenient payroll deductions, you can make Elective Deferrals to the Plan consisting of Pre-Tax Contributions and/or Roth Contributions from your Covered Pay. Pre-Tax Contributions reduce the amount of your Covered Pay that is subject to current federal income taxes. Roth Contributions are withheld from your Covered Pay after taxes have been withheld. Earnings on Roth Contributions can be federal income tax-free on distribution if you satisfy certain requirements, while earnings on Pre-Tax Contributions are taxable upon receipt. Elective Deferrals are subject to an annual dollar limit and must be made in accordance with rules specified by the Company.

--Catch-Up Contributions. These are additional Elective Deferrals that you may make through payroll deductions from your Covered Pay if you are age 50 or older during the Plan Year. For those aged 60, 61, 62, or 63, a higher Catch-Up Contribution limit applies. Catch-Up Contributions can be made as Pre-Tax Contributions and/or Roth Contributions. Catch-Up Contributions are subject to an annual dollar limit and must be made in accordance with rules specified by the Company.

--Matching Contributions. The Company matches a part of your Elective Deferrals to encourage you to save more.

Your Plan Account may also contain a number of legacy contributions previously made to your Account or from Prior Plans. Legacy contribution types that do not carry special rules have been combined with your Pre-Tax Account, After-Tax Account, Roth Account, Match Account or Rollover Account, as applicable. Legacy contribution types

that carry special rules have been separately recorded and will be subject to special rules described in this Summary Plan Description.

You choose how to invest the contributions in your Account. When you enroll, you will make an investment election which applies to your entire Account. In addition, you may change your investment elections on a daily basis.

If you leave the Company and all of its Related Employers (the “**Newell Brands Group**”) before retirement, you are fully vested in all of your Accounts under the Plan.

This Summary Plan Description describes how the Plan works and is based on official Plan documents. If there is any difference between this Summary Plan Description and the official Plan documents, the official Plan documents always govern. You can obtain copies of all Plan documents by following the instructions under the section titled “Your Rights Under ERISA.”

PLEASE NOTE: This Summary Plan Description does not apply to collectively bargained employees located at Muncie, Indiana. If you are a collectively bargained employee, contact your Human Resources representative for a copy of the Summary Plan Description that applies to you.

TABLE OF CONTENTS

SOME IMPORTANT DEFINITIONS	1
Account(s)	1
Catch-Up Contributions	1
Code	2
Company - Plan Sponsor	2
Covered Pay	2
Disability	2
Elective Deferrals	2
Employer Contributions (Non-Safe Harbor)	2
Employer Contributions Account (Non-Safe Harbor)	2
Match Account (Safe Harbor)	2
Matching Contributions (Safe Harbor)	3
Merger Effective Time	3
Participating Employer	3
Pension Plan Account	3
Plan Year	3
Pre-Tax Account	3
Pre-Tax Contributions	3
After-Tax Account	3
After-Tax Contributions	3
Prior Plan	3
QVEC Account	3
Puerto Rico Account	3
Related Employer	3
Rollover Account	4
Rollover Contributions	4
Roth Account	4
Roth Contributions	4
Roth Rollover Account	4
Roth Rollover Contributions	4
Roth In-Plan Conversion	4
Severance from Employment	4
Spouse	4
BAC	4
A BRIEF OVERVIEW OF THE PLAN	4
FIDELITY SERVICE CENTER	5
PLAN PARTICIPATION	6
Eligible Employees	6
Commencement of Participation – Elective Deferrals and Matching Contributions	7
Eligibility – Catch-Up Contributions	8
Enrollment and Automatic Enrollment	8
Termination and Re-Employment	8
Hours of Service	8
Vesting	8
Forfeitures	8
Re-Employment	9
YOUR ELECTIVE DEFERRALS AND MATCHING CONTRIBUTIONS	9
Elective Deferrals	9
Starting or Changing Your Elective Deferrals	10
Automatic Increases to Your Elective Deferrals	10
Matching Contributions	10
Maximizing Matching Contributions	10

THE ADVANTAGES OF PRE-TAX CONTRIBUTIONS AND ROTH CONTRIBUTIONS	11
Pre-Tax Contribution Example.....	11
Overall Savings	12
Limits on Employee and Matching Contributions.....	12
ROLLOVER CONTRIBUTIONS.....	13
ROTH IN-PLAN CONVERSION	13
LOANS	14
Taking a Loan.....	14
Repaying the Loan.....	15
Loan Defaults	15
Prior Plan Account.....	16
WITHDRAWALS DURING EMPLOYMENT	16
Active Duty Military Reservist Withdrawals (No Suspension)	16
Active Military Duty Withdrawals (Suspension)	16
Active Military Duty Withdrawals (No Suspension).....	16
Age 59½ Withdrawals	17
Age 62 Withdrawals - Prior Pension Account.....	17
Anytime Withdrawals.....	17
Disability Withdrawals	17
Hardship Withdrawals	17
How to Request a Withdrawal.....	18
PAYMENTS WHEN YOU LEAVE EMPLOYMENT	19
Termination of Employment.....	19
How Your Account is Paid	19
When Your Account is Paid	19
Small Accounts.....	19
Requesting a Distribution	20
Prior Pension Account Annuity Options	20
UPON DEATH.....	20
Designating a Beneficiary.....	20
Immediate Vesting.....	21
Payments to My Designated Beneficiary.....	21
Death After Commencement of Payments	21
TAX CONSIDERATIONS OF YOUR PARTICIPATION	21
Contributions to the Plan	21
Distributions from the Plan.....	21
Lump Sum Distributions of Company Stock.....	22
Special Rules for Distributions of After-Tax Contributions	22
Income Tax Withholding	22
PRIOR PLANS	23
Vesting.....	23
Payment from Prior Pension Account	24
APPLYING FOR BENEFITS	24
If Your Claim Is Denied	25
Your Appeal Rights	25
MISCELLANEOUS	26
Plan Administrative, Investment Expenses.....	26
Assignment of Interest, Claims, Liens.....	26
Qualified Domestic Relations Orders.....	27
SITUATIONS AFFECTING PLAN BENEFITS.....	27
No Implied Promises	27
PLAN AMENDMENTS OR TERMINATION	28
Employee Retirement Income Security Act of 1974	28

Pension Benefit Guaranty Corporation (PBGC)	28
ADMINISTRATIVE INFORMATION	28
Plan Identification	28
Plan Type, Status	28
Plan Year	28
Plan Trustee	29
Plan Recordkeeper	29
Participating Employer	29
Agent For Service of Legal Process	29
YOUR RIGHTS UNDER ERISA	29
Receive Information About Your Plan and Benefits	29
Prudent Actions by Plan Fiduciaries	30
Enforce Your Rights	30
Assistance with Your Questions	30
ADDENDUM A – YOUR INVESTMENT CHOICES	31
Making Investment Choices	31
Default Investment Fund	31
Automatic Rebalancing	31
Daily Valuation	32
Fees	32
Investment Risk	32
ADDENDUM B - PARTICIPANT DISCLOSURE NOTICE.....	33
Right to Direct Investments	33
Investment Options	33
Fidelity® Personalized Planning & Advice (“The Service”)	33
Restrictions	33
Exercising Voting, Tender and Similar Rights	33
Fees and Expenses	34
Asset-Based Fees	34
Plan Administrative Fees and Expenses	34
Individual Fees and Expenses	34
Fidelity BrokerageLink®	35
Fidelity Brokerage Link ® Fees	35
ADDENDUM C – ACCOUNT MAPPING SCHEDULE	37

SOME IMPORTANT DEFINITIONS

These terms are used throughout this Summary Plan Description.

Account(s)

Your total Account(s) under the Plan, which could include a number of active accounts and frozen accounts described below:

Active Accounts:

- After-Tax Rollover Sub-Account
- Safe Harbor Employer Sub-Account
- Pre-Tax Sub-Account
- Rollover Sub-Account
- Roth Sub-Account
- Roth Rollover Sub-Account

Frozen Accounts:

- After-Tax Sub-Account
- Non-Safe Harbor Employer Sub-Account
- Prior Jarden Savings Plan Employer Contribution Sub-Account
- Prior Jarden Standard Plan Match Sub-Account
- Prior Lifoam Employer Contribution Sub-Account
- Prior Jarden Savings Plan New Employer Match Sub-Account
- Prior Jarden Savings Plan Regular Match Sub-Account
- Prior Quickie Employer Sub-Account
- Prior USPC Match Sub-Account
- Prior Neff Contribution Sub-Account
- Prior Plan Pension Sub-Account
- Prior Waddington Plan Pre-Tax Sub-Account
- Prior Waddington Plan Match Sub-Account
- PR Pre-Tax Sub-Account
- PR Safe Harbor Match Sub-Account
- PR Non-Safe Harbor Sub-Account
- Prior PR RSP Sub-Account
- QVEC Sub-Account
- Prior Newell Plan RSP Contribution Sub-Account
- Prior Union Retirement Contribution Sub-Account

Your Account(s) include investment experience on all your contributions. (NOTE: Investment losses may reduce the value of your Accounts.) Unless you elect otherwise, you will receive quarterly statements reflecting your Account balances.

Catch-Up Contributions

Additional Elective Deferrals you may make to either your Pre-Tax Account or Roth Account through payroll deductions from your Covered Pay if you are age 50 or older during the Plan Year.

Code

The Internal Revenue Code of 1986, as amended.

Company - Plan Sponsor

Newell Operating Company
6655 Peachtree Dunwoody
Atlanta, Georgia 30328

Covered Pay

What's included. For purposes of the Plan, Covered Pay means your regular pay as an eligible employee from a Participating Employer, plus any overtime pay, shift differential pay, vacation pay, holiday pay, sick pay, bereavement leave pay, jury duty pay, short-term disability pay paid by a Participating Employer, commissions and commissions-based pay, any payment classified by a Participating Employer as "call-in pay," and any lump sum payment received in lieu of an increase in the Participant's regular pay (as agreed to by a Participating Employer and any collective bargaining unit during the term of the applicable bargaining agreement). Your Covered Pay includes your Elective Deferrals, Catch-Up Contributions, pre-tax commuter benefit deferrals and pre-tax contributions under the Newell Brands Flexible Benefits Plan.

What's excluded. Covered Pay, however, excludes annual performance-based bonus and any other payment classified by a Participating Employer as a "bonus," reimbursements or other expense allowances (including moving and automobile expenses), cash and noncash fringe benefits, severance pay, all income, including gain or loss, relating to Employer stock or stock options, contributions or benefits under this Plan or any other pension, profit sharing, insurance, hospitalization or other plan or policy maintained by a Participating Employer for his benefit (other than your Elective Deferrals and Catch-Up Contributions under this Plan and your pre-tax contributions under the Newell Brands Flexible Benefits Plan and short-term disability pay paid by a Participating Employer), contributions to a nonqualified deferred compensation plan maintained by a Participating Employer, any distributions from a nonqualified deferred compensation plan and all other nonrecurring, extraordinary or unusual payments.

Legal limits. The amount of your Covered Pay that may be taken into account under the Plan, including the amount used to calculate your Elective Deferrals, Catch-Up Contributions and Matching Contributions, is limited by the Code. The limit will be adjusted periodically to reflect cost of living increases.

Disability

You are considered to have a Disability if you have received a disability award letter from the Social Security Administration or have been approved for benefits under a Newell Brands Group-sponsored long-term disability plan.

Elective Deferrals

Elective Deferrals include both Pre-Tax Contributions and Roth Contributions.

Employer Contributions (Non-Safe Harbor)

The employer contributions made under the Plan and any Prior Plan.

Employer Contributions Account (Non-Safe Harbor)

The account for the balance of your Employer Contributions and related earnings. This Account is for legacy monies from the Plan and the Prior Plans only and will have no further contributions credited to it after December 31, 2017.

Match Account (Safe Harbor)

The account for your Matching Contributions (that began on or after January 1, 2018) and related earnings and those balances of your previous employer contributions under the Plan and any Prior Plan.

Matching Contributions (Safe Harbor)

The contributions the Company makes to your Match Account based on the amount of your Elective Deferrals (that began on or after January 1, 2018).

Merger Effective Time

11:59 p.m. Eastern Standard Time on December 31, 2017.

Participating Employer

The Company and those of its Related Employers that participate in the Plan.

Pension Plan Account

The account for your prior money purchase pension contributions to a Prior Plan and related earnings.

Plan Year

The basis on which Plan records are kept, which is January 1 through December 31.

Pre-Tax Account

The account for your Pre-Tax Contributions and the balance of your previous employee pre-tax contributions and related earnings under the Plan and any Prior Plan.

Pre-Tax Contributions

Pre-tax contributions you make to your Pre-Tax Account through payroll deductions from your Covered Pay.

After-Tax Account

The account for your After-Tax Contributions and related earnings under any Prior Plan. This Account will have no further contributions after December 31, 2017.

After-Tax Contributions

After-tax contributions you made to your After-Tax Account under the Plan or any Prior Plan.

Prior Plan

A qualified retirement plan which has been merged into the Plan.

QVEC Account

The account for your After-tax Elective Deferrals and related earnings to a Prior Plan.

Puerto Rico Account

The account for your contributions and related earnings under any Prior Plan while you were a resident of and working in Puerto Rico. This Account will have no further contributions in respect of services performed after December 31, 2017.

Related Employer

Any company whose employees, along with the employees of any member of the Newell Brands Group, that are required under the Code to be treated as employed by the same employer. This generally includes any company in which Newell Brands has an 80% or more ownership interest.

Rollover Account

The account for your pre-tax Rollover Contributions and related earnings under the Plan and any Prior Plan.

Rollover Contributions

The contributions to your Rollover Account of pre-tax distributions from a retirement plan of a former employer. The Plan does not accept rollovers of after-tax funds.

Roth Account

The account for your Roth Contributions that are made on an after-tax basis under the Plan and related earnings.

Roth Contributions

After-tax contributions you make to your Roth Account through payroll deductions from your Covered Pay.

Roth Rollover Account

The account for your Roth Rollover Contributions and related earnings.

Roth Rollover Contributions

The contributions to your Roth Rollover Account of Roth distributions from a retirement plan of a former employer that are made by you or by the former plan and related earnings.

Roth In-Plan Conversion

A feature that allows you to convert existing pre-tax or after-tax contributions to a Roth account within the same plan.

Severance from Employment

When an employee ceases to be an employee of the Newell Brands Group.

Spouse

Any individual lawfully married to a Participant under applicable state or foreign domestic relations laws.

BAC

The Newell Operating Company U.S. Benefits Administration Committee or BAC.

A BRIEF OVERVIEW OF THE PLAN

Here is a summary of the basic provisions of the Newell Brands Employee Savings Plan.

- If you are an eligible employee (as defined below), you can elect to make Elective Deferrals between 1–75% (in whole percentages) of your Covered Pay, beginning as soon as administratively feasible after your employment commencement date.
- If you are age 50 or older during a Plan Year, you may also make Catch-Up Contributions during that year in accordance with rules specified below.

- If you are age 60, 61, 62, or 63 during a Plan Year, you may make higher Catch-Up contributions during that year in accordance with the rules specified below.
- Matching Contributions for each payroll period equal 100% of the Elective Deferrals that you contribute to the Plan for that payroll period up to 6% of your Covered Pay for that period.
- All Pre-Tax Contributions and Matching Contributions to your Accounts are tax deferred for federal income tax purposes. Roth Contributions are treated as after-tax contributions to your Roth Account.
- Earnings on all of your Accounts (other than your Roth Account) are tax deferred for federal income tax purposes. Earnings on your Roth Account are tax-free if you satisfy the five-year holding period and do not withdraw the money until after you reach age 59-1/2, become disabled or die, as described below.
- You choose how all contributions to your Accounts will be invested.
- You are always 100% vested in all of your Accounts, if you perform an Hour of Service on or after January 1, 2018.
- You may have access to a part of your Accounts while you are working, through the Plan's loan or in-service withdrawal provisions.

FIDELITY SERVICE CENTER

Having the flexibility to manage your Accounts is an important part of your retirement savings strategy. To more efficiently manage your Accounts, you have access to your Account by contacting the Plan's recordkeeper, Fidelity Retirement Benefits, by phone or via the internet.

You may access the Fidelity Service Center 24 hours a day or speak with a Participant Services Representative by calling the following phone number: 1-833-252-2244 from 8:30 a.m. to 8:30 p.m. Eastern Standard Time, Monday-Friday. International Employees may call the Fidelity Service Center telephone system at 1-877-833-9900. You may also obtain information and complete certain transactions over the NetBenefits® web site at www.netbenefits.com.

When calling the Fidelity Service Center for the first time, you will be asked for your social security number and will be given the information you need to enroll.

You can use the Fidelity Service Center or the internet for the following features (although for some services you will need to speak with a Participant Services Representative):

Rates of Return - You can obtain current rates of return for the investment funds offered under the Plan.

Transaction History Statement - You can obtain an Account statement.

Enrollment - You can enroll in the Plan.

Withdrawals - You can request a withdrawal. Please note that for hardship withdrawals and in-service withdrawals subject to your spouse's consent (if applicable), you cannot request the withdrawal through the Fidelity Service Center or over the internet at www.netbenefits.com; instead, you may only request the necessary forms for such a withdrawal.

Distributions - You can request a distribution. Please note that for any distributions subject to your spouse's consent (if applicable), you cannot request the distribution through the Fidelity Service Center or over the internet at www.netbenefits.com; instead, you may only request the necessary forms for such a distribution.

Rollover Contributions - You can request the necessary forms to complete a rollover into the Plan. In addition, Newell Brands has enrolled in the Portability Services Network (PSN) /auto Portability Program (AP Program). This is important to you if:

- You have any "old" retirement plan account balances with previous employers, and,
- You are not a Puerto Rico resident, and

- The plan with a previous employer is also enrolled in the AP Program, and
- Your account balance with the previous employer is comprised of entirely pre-tax assets, and,
- Your account balance with the previous employer is under the threshold to stay with the old employer (generally \$5,000-\$7,000).

The AP Program will search for a current employer-sponsored retirement account you may have, such as your account in this Plan. If your current Plan account is identified as a match (confirmed with PSN using social security number, first and last name, mailing address, phone number, and date of birth), you will receive notice that unless you opt out, an automated rollover of the previous pre-tax account balance will transfer the old retirement account into your current retirement account as a rollover contribution, less a balance-dependent fee charged by PSN not to exceed \$30. [Note: If you take no action and allow the rollover to process automatically, your previous retirement account balance will pass through a Conduit IRA where it will be held in a money market position, before being transferred to your new employer plan. If you proactively take action and opt in to the rollover, your balance will instead pass through a clearing account and it will not be affected by market movements.] Once received by the current Plan, any such rollover would be invested according to elections you have on file with the Plan, or, if no elections exist, according to the default investment elections established by your Plan Sponsor.

Request a Form or Document - You can request that certain forms or other benefit materials be mailed to you.

Change Your PIN - You can change your PIN (Personal Identification Number).

Change Contributions - You can change, suspend, or resume your Elective Deferrals or Catch-Up Contributions to the Plan.

Investment Elections for Future Contributions - You can request a change in the investment of your future contributions.

Transfers - You can transfer your current Account balances among investment funds offered under the Plan.

Loans - Based on a loan amount you choose, you can obtain an estimate as to what your periodic payment amount would be for a new loan. You may also request a loan.

Beneficiaries – You can designate or change a beneficiary, in accordance with the rules set forth under the section titled “**Designating a Beneficiary**”.

PLAN PARTICIPATION

Participation in the Plan with respect to Elective Deferrals and Matching Contributions is voluntary for the eligible employees described below.

Eligible Employees

In order to be eligible to participate under the Plan, you must be employed by a Participating Employer on a U.S. payroll. However, you are ineligible to participate if you are:

- an employee covered by a collective bargaining agreement between employee representatives and an employer, unless you are in a participating union group;
- a nonresident alien, who receives no income from sources within the United States;
- a leased employee;
- an intern under Newell Brands’ personnel policy;
- a resident of Puerto Rico paid on a Puerto Rico payroll; or
- an employee for the period during which you are eligible to participate under a separate 401(k) plan of a Related Employer.

Please contact the Fidelity Service Center to determine if you are employed by a Participating Employer.

Commencement of Participation – Elective Deferrals and Matching Contributions

If you are an eligible employee (as described above), you may participate as follows:

If You Participated in the Plan or a Prior Plan as of December 31, 2017: If you were a participant under the Plan or a merging plan as of December 31, 2017, you did not become an ineligible employee and you worked for a Participating Employer on a U.S. payroll, you continued to participate as of January 1, 2018, as follows:

- You were eligible to make Elective Deferrals as of January 1, 2018.
- You were eligible to receive Matching Contributions with respect to your Elective Deferrals made on or after January 1, 2018.

If You Commence Employment on or after January 1, 2018: If you commence employment on or after January 1, 2018, you are an eligible employee, other than a Retail Employee of Yankee Candle Company (“YCC”) or a temporary employee, and you work for a Participating Employer on a U.S. payroll, you are eligible to commence participation, as follows:

- You are eligible to make Elective Deferrals as of your employment commencement date, or as soon as possible thereafter.
- You are eligible to receive Matching Contributions with respect to your Elective Deferrals made on or after your employment commencement date.

If You are a Long-Term Part-Time Employee on or after January 1, 2024.

If you are a temporary or part time employee who either:

- (1) As of January 1, 2024 performed 500 or more Hours of Service over three consecutive years; or
- (2) As of January 1, 2025 performed 500 or more Hours of Service over two consecutive years,

then you may become a participant as of the first payroll period following the end of the year in which you achieve the service required in either (1) or (2), above. Once you become a participant in the Plan under these long-term part-time provisions, you will be eligible to participate in the Elective Deferrals and Matching Contribution portions of the Plan.

If You are a Retail Employee of Yankee Candle Company or a Temporary Employee and Commence Employment on or after January 1, 2018: If you are a Retail Employee of YCC or a temporary employee and commence employment on or after January 1, 2018, you may become a participant as of the first payroll period that ends after your completion of one Year of Eligibility Service. A “**Retail Employee of YCC**” means an employee of YCC, as reported on YCC’s Human Resource Information System, who is employed at any of YCC’s retail locations other than in YCC’s Buyer or Visual Merchandiser Department, or is a District Sales Manager. A “**Year of Eligibility Service**” means 1,000 or more Hours of Service in the one-year period following your employment commencement Date or in any calendar year thereafter. A Year of Eligibility Service is credited on the day as of which you satisfy the 1,000 Hours of Service requirement during the eligibility computation period.

If You are an Employee of Chesapeake Bay Candle Company LLC or Pacific Trade International, LLC. If you are a temporary employee and you were an employee of Chesapeake Bay Candle Company LLC or Pacific Trade International, LLC at any time prior to January 1, 2019, you may become a participant in the Plan on the date you become an eligible employee.

If You are a resident of Puerto Rico. If you are a resident of Puerto Rico and are paid on a Puerto Rico payroll, you are not eligible to contribute to or receive matching contributions under the Plan after 2017. If you have an Account balance under the Plan, it will remain in the Plan subject to the Plan’s regular investment, loan and distribution rules.

Eligibility – Catch-Up Contributions

If you are age 50 or older by the last day of a Plan Year and are eligible to make Elective Deferrals, you may also make Catch-Up Contributions during that year. You may designate all or a portion of your Catch-up Contributions as “**Traditional Catch-up Contributions**” or “**Roth 401(k) Catch-up Contributions**.”

Enrollment and Automatic Enrollment

You must be enrolled in the Plan in order to make Elective Deferrals (and in order to receive related Matching Contributions). To enroll in the Plan, you must use the Fidelity Service Center phone system or the internet. If you are already a participant in the Plan, your participation will continue as long as you remain eligible to participate in the Plan.

If you are hired or rehired on or after January 1, 2022 you may be automatically enrolled in the Plan. You will be automatically enrolled in the Plan if you do not voluntarily enroll in the Plan or make an affirmative election not to participate in the Plan within 30 days of your date of hire.

Termination and Re-Employment

If, after you become eligible to participate in the Plan, you terminate employment and are then re-employed, you are immediately eligible to participate in the Plan. In order to participate, you must re-enroll through the Fidelity Service Center or decline to participate within 30 days of re-employment if you do not want to be subject to automatic enrollment. Your enrollment will be processed as soon as administratively possible.

Hours of Service

You earn one Hour of Service for each hour you work for the Company or a Related Employer for pay. You can also earn up to 501 Hours of Service for hours you are paid while away from work, for events such as:

- * vacations and holidays
- * illness and disability
- * layoff
- * jury duty
- * leave of absence
- * military duty

You will also receive credit for Hours of Service for each hour for which back pay is awarded or agreed to by the Company or a Related Employer and for hours worked with any Related Employer before it became a Related Employer.

Vesting

“**Vesting**” is the process of building ownership rights in your Accounts.

Participant Accounts. You are always fully vested in your After-Tax Sub-Account, After-Tax Rollover Sub-Account, Pre-tax Sub-Account, Rollover Sub-Account, QVEC Sub-Account, Roth Sub-Account and Roth Rollover Sub-Account.

Employer-Funded Accounts. You are fully vested in your Safe Harbor Employer Sub-Account and all other legacy Employer-Funded Accounts if you perform an Hour of Service on or after January 1, 2018. These legacy Employer-Funded Accounts were transferred in accordance with the provisions of Addendum C.

Forfeitures

If you are not credited with an Hour of Service on or after January 1, 2018, any non-vested portion of your legacy Employer-Funded Accounts will be forfeited in accordance with the Prior Plan under which your corresponding Prior Plan Account had been maintained, determined as if such Prior Plan had instead remained in full force and effect, as

a separate plan, on and after the Merger Effective Time. Forfeitures can also arise when a Participant or Beneficiary cannot be located within a reasonable period following a diligent search, or the Plan makes a distribution to a Participant or Beneficiary in the form of a check which is uncashed, and the Participant or Beneficiary cannot be located within a reasonable period following a diligent search. In both cases, Accounts that are forfeited will be reinstated if a Participant or Beneficiary is subsequently located. Any amounts forfeited under the Plan may be applied to reinstate forfeitures for Participants who are reemployed, to pay any Plan administration expenses, or to reduce any future Employer Contributions required under the Plan, as determined and directed by the BAC.

Re-Employment

- If You Were Not in Employment as of January 1, 2018 and Return to Employment Before Forfeiting Your Unvested Legacy Employer-Funded Account. If you have an unvested Employer-Funded Account balance as of December 31, 2017, you were not in employment as of January 1, 2018 but return to employment and are credited with an Hour of Service after January 1, 2018 before forfeiting your unvested legacy Employer-Funded Account, you will become fully vested in your unvested Account balance as of your reemployment commencement date.
- If You Were Not in Employment as of January 1, 2018 and Return to Employment After Forfeiting Your Unvested Legacy Employer-Funded Account but Within Five Consecutive One-Year Breaks in Service. If you forfeited an unvested legacy Employer-Funded Account balance on or before December 31, 2017, you return to employment and are credited with an Hour of Service on or after January 1, 2018, you will have (with neither an obligation nor a right to repay your prior distribution) your forfeited unvested legacy Employer-Funded Account balance (with no adjustment for earnings or losses) reinstated to the extent otherwise required in accordance with the corresponding forfeiture restoration provisions of the Prior Plan under which your Prior Plan Account had been maintained, determined as if such Prior Plan had instead remained in full force and effect, as a separate plan, on and after the Merger Effective Time.

YOUR ELECTIVE DEFERRALS AND MATCHING CONTRIBUTIONS

You may contribute from 1% to 75% of your Covered Pay to the Plan as an Elective Deferral. The Company will match your Elective Deferrals dollar for dollar up to 6% of your payroll period Covered Pay.

Elective Deferrals

If you elect to participate in the Plan, you may contribute from 1% to 75% of your Covered Pay as an Elective Deferral to the Plan. Your Elective Deferrals are made through convenient payroll deductions in whole percentages of your Covered Pay. You may designate your Elective Deferrals to be Pre-Tax Contributions and/or Roth Contributions.

Pre-Tax Contributions. Pre-Tax Contributions are made on a pre-tax basis. Accordingly, by making Pre-Tax Contributions, you effectively lower the amount of your Covered Pay that is subject to current federal (and in most states, state and local) income taxes. You will pay taxes on your Pre-Tax Contributions and related earnings when they are distributed to you from the Plan.

Roth Contributions. By contrast, your Roth Contributions are made on an after-tax basis. Accordingly, you pay income taxes on your Roth Contributions (from your other pay) in the year they are contributed to the Plan. An advantage of Roth Contributions is that related earnings can be tax-free (federal, and in most states, state and local) upon distribution if certain requirements described under the section titled “**Distributions from the Plan**” are met.

Automatic Enrollment Contributions and Automatic Increase. If you are automatically enrolled in the Plan (as described under the section titled “**Enrollment and Automatic Enrollment**”), you will be enrolled with a Pre-Tax Contribution equal to 3% of your Covered Pay. So long as you do not affirmatively elect to set your deferral at 0% or to opt out of the automatic increase, your deferral will increase by 1% each year up to a maximum of 10%.

Contributions are credited to your Pre-Tax Account and/or Roth Account, as applicable, based on your payroll frequency.

Starting or Changing Your Elective Deferrals

You may start, stop or restart making Elective Deferrals, change the percentage of Elective Deferrals, and change any designations of your Elective Deferrals as Pre-Tax and/or Roth Contributions, at any time through the Fidelity Service Center or using the NetBenefits® web site at www.netbenefits.com. Your election will be effective as soon as administratively possible.

Because you are saving a percentage of your Covered Pay, any change in your Covered Pay will automatically affect the amount of your Elective Deferrals to the Plan.

Automatic Increases to Your Elective Deferrals

The Plan offers an automatic increase feature under which the amount of your Elective Deferrals will automatically increase annually by a percentage of your choice. You must set your deferral percentage to 0%, affirmatively opt out of the automatic increase, or have a deferral percentage of 10% or higher for the default 1% automatic increase feature not to apply. If you voluntarily choose to participate in the automatic increase feature, you may choose a different percentage increase. You can start or stop automatic increases by contacting the Fidelity Service Center at 1-833-252-2244 from 8:30 a.m. to 8:30 p.m. Eastern Standard Time, Monday-Friday or over the internet at www.netbenefits.com.

Matching Contributions

The Company will match your Elective Deferrals dollar-for-dollar up to 6% of your Covered Pay determined each payroll period. Any Elective Deferrals you make over 6% of your Covered Pay per payroll period are not matched. Matching contributions can be deposited at any time up until the time that the Company's corporate income tax return is due with extension.

Example: Suppose your Covered Pay is \$50,000 per year, and you elect to contribute 6% of your Covered Pay to the Plan for the entire year. Your election consists of 3% of your Covered Pay as Pre-Tax Contributions and 3% of your Covered Pay as Roth Contributions. Your Pre-Tax Contributions, Roth Contributions and Matching Contributions are determined as follows:

Pre-Tax Contributions:	3% of \$50,000 = \$1,500
Roth Contributions	3% of \$50,000 = \$1,500
Matching Contributions:	6% of \$50,000 = <u>\$3,000</u>
Total Contributions to your Account:	<u>\$6,000</u>

As the example shows, the Matching Contributions add to the value of your Accounts. Remember, though, that you must make Elective Deferrals, whether as Pre-Tax or Roth Contributions, or both, to the Plan in order for the Company to match them.

Maximizing Matching Contributions

Matching Contributions are determined on a payroll period basis. Accordingly, to receive the maximum possible Matching Contributions each year, you should make an Elective Deferral of at least 6% of your Covered Pay each available payroll period until you reach the legal limit. However, the Company will make an additional "true-up" matching contribution to your account, if needed, to ensure you receive the full matching contribution on your total deferral election up to 6% of your compensation. See the section titled "**Limits on Employee and Matching Contributions**" for additional information about legal limits.

THE ADVANTAGES OF PRE-TAX CONTRIBUTIONS AND ROTH CONTRIBUTIONS

Pre-Tax Contributions are pre-tax, which increases your ability to save for retirement. Roth Contributions are after-tax and provide the potential for earnings to be distributed tax-free.

The Plan gives you the option of saving for retirement on a pre-tax and/or after-tax basis. Both ways have their advantages.

When you enroll in the Plan, you may direct the Company to reduce your Covered Pay by the amount of your Elective Deferrals - between 1% and 75%, up to a statutory limit (\$23,500 for 2025). If you are age 50 or older during the Plan Year, you may elect to contribute up to an additional amount up to a statutory limit (\$7,500 for 2025) as a Catch-Up Contribution. The Catch-Up Contribution statutory limit is higher for any Plan Year in which you are age 60, 61, 62, and 63 (\$11,250 for 2025).

Elective Deferrals and Catch-Up Contributions made on a pre-tax basis are not currently subject to federal income tax (and in most states, state and local income taxes too). You will, however, have to pay Social Security taxes on your Elective Deferrals and Catch-Up Contributions made on a pre-tax basis from your other pay. As a result, these contributions will still be counted in determining your Social Security benefits.

By contrast, because Elective Deferrals and Catch-Up Contributions made as Roth Contributions are currently subject to federal income tax, they are considered after-tax contributions. This means that federal income taxes (as well as most state and local income taxes) will be deducted from your other pay. You will also have to pay Social Security taxes on your Roth Contributions out of your other pay, so that your Roth Contributions will also be counted in determining your Social Security benefits. However, upon the eventual receipt of your Roth Contributions from the Plan; you will owe no taxes on your Roth Contributions. Earnings on your Roth Contributions and Roth Catch-up Contributions will be tax-free so long as you both (i) receive a distribution of your Roth Contribution Account no earlier than after the end of a “**5-Year Holding Period**,” and (ii) your Roth Contribution Account is distributed after your attainment of age 59½, death or disability.

Pre-Tax Contribution Example

Let's compare two employees' spendable incomes (after federal income taxes and savings) at the end of the year. Each employee is unmarried, living alone, has \$30,000 in Covered Pay and wants to save 6% or \$1,800 for the year. Only Employee #1 chooses to participate in the Plan, at 6% of his or her Covered Pay.

	Employee 1 Pre-Tax Savings	Employee 2 After-Tax Savings
Annual Covered Pay	\$30,000	\$30,000
Pre-tax Contribution	<u>\$1,800</u>	<u>\$0</u>
Taxable Pay	\$28,200	\$30,000
12% Federal Income Tax*	\$3,384	\$3,600
	<u>\$0</u>	<u>\$1,800</u>
After-tax Personal Savings		
Spendable Income	\$24,816	\$24,600
Current Federal Income Tax Savings	\$216	\$0

In addition, as shown below, Employee #1's savings will be even larger since the Company will have matched the employee's Elective Deferrals.

Overall Savings

Pre-tax Contribution / After-tax Personal Savings	\$1,800	\$1,800
Matching Contribution	\$1,800	\$0
Current Federal Income Tax Savings	<u>\$216</u>	<u>\$0</u>
Total Savings	\$3,816	\$1,800

*State, local and Social Security taxes are not included in this example.

As you can see, both employees have savings of \$1,800. However:

- Employee #1 has **\$1,800 more** as a result of the Matching Contributions made by the Company.
- Employee #1 has **\$216 more** to spend on other needs. This is the power of pre-tax savings.
- Employee #1 will also defer current taxes on any earnings attributable to his 401(k) savings while Employee #2 will pay current taxes on any earnings on his personal savings.

Remember, this is an example and your savings and taxes will depend on your own tax status and financial situation. Distributions from Employee #1's Account will be taxed when they are received at the tax rates then in effect.

Limits on Employee and Matching Contributions

The federal government establishes a maximum for Elective Deferrals each year, which is adjusted periodically to reflect increases in the cost of living (the “**IRS annual limit**”). This limit applies to all Pre-Tax Contributions and after-tax Roth Contributions made during a calendar year, including those made on your behalf under any other plan maintained by the Company, a Related Employer or any other prior or subsequent employer. For 2025, this limit is \$23,500.

If you reach this limit under the Plan, your Elective Deferrals will be automatically stopped and any excess Elective Deferrals over the limit will be returned to you. If you have participated in any other plan that has made pre-tax and/or Roth contributions on your behalf during a particular year, it is your responsibility to notify the Fidelity Service Center by calling the following phone number: 1-833-252-2244 from 8:30 a.m. to 8:30 p.m. Eastern Standard Time, Monday-Friday. International Employees may call Fidelity Service Center telephone system at 1-877-833-9900. You must notify the Fidelity Service Center if the IRS annual limit has been exceeded before March 1st of the following year in order to specify which plan is to return the excess contributions to you.

If you made both Pre-Tax Contributions and Roth Contributions above the limit for the year, your Roth Contributions will be returned first.

In addition, you are permitted to make Catch-Up Contributions if you will be or are age 50 or older during the Plan Year. For 2025, the limit on Catch-Up Contributions is \$7,500. If you are age 60, 61, 62, or 63 during the Plan Year, you are permitted to make a higher Catch-Up Contribution. For 2025, the limit on the higher Catch-Up Contribution is \$11,250.

ROLLOVER CONTRIBUTIONS

In certain cases, you may contribute distributions from other retirement plans to the Plan.

If, before joining the Company, you were a participant in a qualified retirement plan, you may be able to deposit all or a part of your distributions from that plan into this Plan. This is called a “**Rollover Contribution.**”

Rollover Contributions can either be pre-tax Rollover Contributions or after-tax Roth Rollover Contributions. Pre-tax Rollover Contributions come from pre-tax accounts under a prior plan qualified under Code Sections 401(a) or 403(a), tax deferred annuity under Code Section 403(b) or state or local government sponsored Code Section 457(b) plan. Roth Rollover Contributions come from a Roth account held under one of the aforementioned plans. This Plan will separately account for your pre-tax Rollover Contributions and Roth Rollover Contributions. The Plan does not accept Rollover Contributions of distributions of plan loan offset amounts. You will be entitled to make a Rollover Contribution as soon as you are eligible to participate in the Plan. Your Rollover Contribution will be processed as soon as administratively possible.

You may make a Rollover Contribution by having your distribution from the prior plan transferred directly into this Plan. This is sometimes called a “**direct rollover.**” Alternatively, if you receive a cash distribution directly from a qualifying prior plan, you must make the Rollover Contribution into the Plan by making a payment to the Plan within 60 days of receiving the payout.

To make a Rollover Contribution, you must complete the required forms, which you can access at www.netbenefits.com or request through the Fidelity Service Center. You must return the forms (including one completed by your prior employer) to the Fidelity Service Center.

Generally, all or a portion of a distribution from a Prior Plan is eligible to be rolled over or transferred to the Plan, unless the distribution is (i) not otherwise included in your gross income (such as after-tax contributions that are not part of a Roth Rollover Contribution); (ii) paid over your life expectancy or the joint lives or life expectancies of you and your beneficiary; (iii) paid over a specified period of 10 years or more; (iv) a required minimum distribution under Code Section 401(a)(9); or (v) a hardship distribution.

In certain cases, your Prior Plan distribution may not be eligible as a Rollover Contribution if you received the distribution from a plan maintained by a company whose stock or assets were acquired by Newell Brands.

At the time you deposit your Rollover Contribution, you will choose how to invest the Rollover Contribution in the available fund options. See the section titled “**Making Investment Choices**” in Addendum A for additional information.

You are always fully vested in your Rollover Contributions, which are paid when your Accounts are distributed to you or your beneficiary or if you take your Rollover Contributions as part of an in-service withdrawal.

You may initiate the rollover process by calling the Fidelity Service Center and speaking with a Fidelity Participant Services Representative. In addition, a Participant Services Representative can answer your questions regarding Rollover Contributions.

ROTH IN-PLAN CONVERSION

If you qualify, you may elect to convert some or all of your vested non-Roth accounts under the Plan (that is, your Pre-tax, After-tax, Catch-up, Matching, and Rollover Contributions accounts, but excluding any outstanding loan balance) into designated Roth Contributions. In order to convert your vested non-Roth amounts, you must be actively employed and the amount you wish to convert must be distributable to you. Vested non-Roth amounts that are distributable to you while you are actively employed are your Rollover Contributions account (distributable at any time) and your other vested account balances (distributable on or after you reach age 59½).

If you elect to convert vested non-Roth amounts into designated Roth Contributions, you have to pay taxes on the taxable amounts converted even though the money stays in the Plan. The taxable vested non-Roth amounts that you elect to convert into designated Roth Contributions will be taxed as ordinary income for the year in which the conversion occurred. Because taxes will be due on the taxable vested non-Roth amounts converted and because no taxes will be withheld on the amounts converted, you should consult with your tax advisor to determine any additional taxes that may be due for the year of the conversion and to determine whether you need to take measures to pay those additional taxes, for example, by increasing the taxes withheld from your paycheck or by making estimated tax payments. Once a Roth in-Plan conversion is made, it is permanent and cannot be reversed.

Any vested non-Roth amounts you elect to convert into designated Roth Contributions under the Roth in-Plan conversion feature will be held in your Roth In-Plan Conversion account. You are always 100% vested in your Roth In-Plan Conversion account; the account is available for a loan; you may withdraw from it at any time; and you may roll it over into a designated Roth account in another employer's retirement plan or into a Roth IRA when you terminate employment, retire, or die. When you take a distribution of your Roth In-Plan Conversion account, the earnings are tax-free if they are part of a "qualified distribution". A qualified distribution is one that occurs at least five calendar years after the year of your Roth in-Plan conversion (counting the year of the conversion as the first of the five) and after you reach age 59½, become disabled or die. If you receive a distribution from your Roth In-Plan Conversion account that includes earnings and that is not a qualified distribution, those earnings will be included in your current taxable income, unless you roll the distribution over into a designated Roth account in another employer's retirement plan or into a Roth IRA.

LOANS

If you are an active employee, you may request a loan from your Accounts and pay it back to your Accounts with interest.

You may request a loan by speaking with a Fidelity Participant Services Representative at 1-833-252-2244 from 8:30 a.m. to 8:30 p.m. Eastern Standard Time, Monday-Friday (International Employees may call the Fidelity Service Center telephone system at 1-877-833-9900), or via the internet at www.netbenefits.com. When you borrow money through the Plan, you are essentially borrowing from yourself, at a reasonable rate of interest.

Taking a Loan

All of the rules and procedures that apply to loans can be found in the Plan's Loan Guidelines which are available from the Fidelity Service Center upon request. A summary of the Plan's loan rules follows:

- You must borrow at least \$1,000.
- You may borrow a portion of the vested value of your Accounts, not to exceed the lesser of (i) \$50,000 (as limited below), or (ii) 50% of the vested amount of your eligible Accounts. This means that in order to obtain the minimum \$1,000 loan, your vested Account balance must be at least \$2,000. The \$50,000 limitation will be reduced by the highest outstanding balance of loans to you from the Plan, including any defaulted loans, during the one-year period ending on the date that the current loan is issued.
- Your eligible Accounts include all accounts under the Plan other than the vested amount in your Prior Pension Account, QVEC Account, Self-Directed Brokerage Accounts and any Investment Fund from which the loan cannot be funded due to a restriction on the liquidation of assets in such Investment Fund.
- You may only have one loan outstanding at a time, including any outstanding defaulted loan and any outstanding grandfathered loan. You may repay a defaulted loan in full to restore eligibility for future loans, subject to applicable maximum limits.

- The security for your loan will be your eligible vested Accounts under the Plan.
- Any loan you receive will constitute a lien against your eligible vested Accounts under the Plan.
- Once you have requested a loan, it will be paid to you as soon as administratively possible.
- The balances in your Investment Funds will be reduced on a pro-rata basis according to the balance in each Fund. However, the Newell Brands Stock Fund will be the last fund reduced.
- The interest rate for loans will be the prime rate as reported by Reuters plus 1% on the first day of the month in which the loan is requested.
- Loan repayments generally will be made through payroll deductions, which will begin as soon as administratively feasible after you receive the loan.
- There is a \$50 loan processing fee paid to the Plan's recordkeeper that will be deducted from your Accounts at the time the loan is made. After this one-time processing fee, no ongoing maintenance fees will be deducted from your Accounts unless you reside in Florida. If you reside in Florida, there is a mandatory Florida stamp tax that will be deducted from your Account. That tax is \$0.35 on each \$100 of the loan amount.
- You must repay the loan within five years, except that if the loan is for the purchase of your primary residence, the maximum loan term is 10 years.
- Loans will not be deducted from amounts credited to your self-directed brokerage account.

Repaying the Loan

You must repay the loan principal, plus interest, to your Accounts through automatic payroll deductions (except that if you are an inactive employee, you may repay the loan by either check or an ACH draft). It is important to note that all payments, including interest, go back into your Accounts. The payments will be allocated to the various investment funds in the same percentage as your most current Elective Deferrals.

If you are ever on leave of absence and not receiving a regular payroll check with loan deductions, your regular loan repayments will be suspended. See the Plan's Loan's Guidelines for more information.

If you wish, you may repay the entire outstanding loan balance at any time with no prepayment penalty. You may request an early loan repayment through a Fidelity Participant Services Representative, who will provide the then current outstanding loan balance as the payoff amount. Additionally, you may receive loan payoff information over the internet at www.netbenefits.com. You will have 30 days from the time you make the request to mail in the total repayment. If your loan payoff check exceeds the amount of the outstanding loan by \$25.00 or more, a refund check will be mailed to your home. If there is an excess of less than \$25.00, the excess amount will be credited to your Accounts in the form of loan interest.

Loan Defaults

Under the terms of the Plan, a loan will become immediately due and payable if any event of default occurs. These events are: (i) the termination of your employment with the Company and all Related Employers, subject to a grace period that ends on the last day of the calendar quarter following the calendar quarter in which the Severance from Employment occurred; or (ii) your failure to make a scheduled loan repayment by the end of the calendar quarter following the calendar quarter in which it becomes due. If your employment with the Company and all Related Employers terminates, you may instead choose to keep your loan outstanding and continue to repay your outstanding loan balance, in accordance with the Plan's Loan Guidelines.

If you default on your loan, the then outstanding loan balance will be considered a taxable Plan distribution to you and you will be issued an IRS Form 1099-R for the year in which the default occurs. A defaulted loan is considered outstanding, so you will be unable to obtain another Plan loan unless you first repay the defaulted loan.

Prior Plan Account

Loans made to you under a Prior Plan that are outstanding as of the date the Prior Plan was merged into this Plan will continue to be subject to the terms and conditions of the loan and the Prior Plan. Loans made to you on and after January 1, 2018 will be made in accordance with the loan provisions of this Plan.

WITHDRAWALS DURING EMPLOYMENT

Certain portions of your Accounts are available for withdrawal before your termination of employment.

You may elect the following withdrawals even if you have not terminated your employment with the Company and any Related Employer, provided that you satisfy the eligibility criteria for each withdrawal.

Note: Withdrawals are deducted ratably across all sub-accounts which are eligible for withdrawal unless you contact the Fidelity Service Center, speak with a Fidelity Participant Services Representative and request that the withdrawal be charged against more specific sub-accounts.

Active Duty Military Reservist Withdrawals (No Suspension)

If you are a military reservist, as defined in section 101 of Title 37 of the United States Code, who is ordered or called to active duty for more than 179 days or for an indefinite period, you may withdraw at any time prior to your Severance from Employment some or all of the amounts credited to your Pre-Tax Account, Prior Waddington Plan Pre-Tax Account and Roth Account that are not invested in the self-directed brokerage option. Please contact the Fidelity Service Center for more details.

Active Military Duty Withdrawals (Suspension)

If you are performing service in the uniformed services described in Section 3401(h)(2)(A) of the Internal Revenue Code for a period of more than thirty (30) days, you will be treated as having incurred a Severance From Employment and you may elect to withdraw your Pre-Tax Sub-Account, Prior Waddington Plan Pre-Tax Sub-Account, Roth Sub-Account and Safe Harbor Employer Sub-Account that are not invested in the self-directed brokerage option. If you take a withdrawal under this feature you will be suspended from making Pre-Tax Contributions and Roth Contributions for six (6) months after receipt of the withdrawal. Please contact the Fidelity Service Center for more details.

Active Military Duty Withdrawals (No Suspension)

If you are performing service in the uniformed services described in Section 3401(h)(2)(A) of the Internal Revenue Code for a period of more than thirty (30) days, you will be treated as having incurred a Severance From Employment and you may elect to withdraw your Non-Safe Harbor Employer Sub-Account, Prior Jarden Savings Plan Employer Contribution Sub-Account, Prior Jarden Savings Plan New Employer Match Sub-Account, Prior Jarden Standard Plan Match Sub-Account, Prior Lifoam Employer Contribution Sub-Account, Prior Neff Contribution Sub-Account, Prior Newell Plan RSP Contribution Sub-Account, Prior Union Retirement Contribution Sub-Account, Prior USPC Match Sub-Account, Prior Waddington Plan Match Sub-Account, PR Non-Safe Harbor Sub-Account and Prior PR RSP Sub-Account that are not invested in the self-directed brokerage option. If you take a withdrawal under this feature you will not be suspended from making Pre-Tax Contributions and Roth Contributions. Please contact the Fidelity Service Center for more details.

Age 59½ Withdrawals

If you have attained age 59½, you may elect at any time prior to your Severance from Employment to withdraw up to 100% of your Non-Safe Harbor Employer Sub-Account, Safe Harbor Employer Sub-Account, Pre-Tax Sub-Account, Prior Jarden Savings Plan Employer Contribution Sub-Account, Prior Jarden Savings Plan New Employer Match Sub-Account, Prior Jarden Standard Plan Match Sub-Account, Prior Lifoam Employer Contribution Sub-Account, Prior Neff Contribution Sub-Account, Prior Newell Plan RSP Contribution Sub-Account, Prior Union Retirement Contribution Sub-Account, Prior USPC Match Sub-Account, Prior Waddington Plan Match Sub-Account, Prior Waddington Plan Pre-Tax Sub-Account, Roth Sub-Account, PR Non-Safe Harbor Sub-Account, PR Pre-Tax Sub-Account, Prior PR RSP Sub-Account and PR Safe Harbor Match Sub-Account. Amounts invested in a self-directed brokerage account are not eligible for withdrawal while they are invested in that account.

Payment will be made as soon as administratively possible after you have contacted the Fidelity Service Center or requested a withdrawal over the internet at www.netbenefits.com.

Age 62 Withdrawals - Prior Pension Account

If you have attained age 62, you may withdraw up to 100% of your Prior Pension Account. If you are married, your withdrawal is subject to spousal consent and your spouse will need to complete the necessary forms before your withdrawal of your Prior Pension Account will be paid to you. Amounts invested in a self-directed brokerage account are not eligible for withdrawal while they are invested in that account.

Anytime Withdrawals

You may withdraw up to 100% of your After-Tax Sub-Account, After-Tax Rollover Sub-Account, Prior Jarden Savings Plan Regular Match Sub-Account, Prior Quickie Employer Sub-Account, QVEC Sub-Account, Rollover Sub-Account and Roth Rollover Sub-Account, in accordance with procedures established by the Plan. Amounts invested in a self-directed brokerage account are not eligible for withdrawal.

Disability Withdrawals

If you suffer a Disability (as defined below), you may withdraw some or all of the amounts credited to your After-Tax Sub-Account, After-Tax Rollover Sub-Account, Non-Safe Harbor Employer Sub-Account, Safe Harbor Employer Sub-Account, Pre-Tax Sub-Account, Prior Jarden Savings Plan Employer Contribution Sub-Account, Prior Jarden Savings Plan New Employer Match Sub-Account, Prior Jarden Savings Plan Regular Match Sub-Account, Prior Jarden Standard Plan Match Sub-Account, Prior Lifoam Employer Contribution Sub-Account, Prior Neff Contribution Sub-Account, Prior Newell Plan RSP Contribution Sub-Account, Prior Quickie Sub-Account, Prior Union Retirement Contribution Sub-Account, Prior USPC Match Sub-Account, Prior Waddington Plan Match Sub-Account, Prior Waddington Plan Pre-Tax Sub-Account, QVEC Sub-Account, Rollover Sub-Account, Roth Sub-Account, Roth Rollover Sub-Account, PR Non-Safe Harbor Sub-Account, PR Pre-Tax Sub-Account, PR Safe Harbor Match Sub-Account and Prior PR RSP Sub-Account, that is not invested in the self-directed brokerage accounts. You may separately withdraw some or all of the amounts credited to your Prior Pension Account, provided that you comply with the spousal consent requirements. See “**Age 62 Withdrawals - Prior Pension Account.**”

Disability means a physical or mental condition that is expected to render you permanently unable to perform your usual duties or any comparable duties for Newell Brands. You will be considered to have a Disability only if you are eligible to receive a disability benefit under the terms of the Social Security Act or have been approved for benefits under the Company’s long-term disability plan. Please contact the Fidelity Service Center for more details.

Hardship Withdrawals

You may request a hardship withdrawal from your Pre-Tax Sub-Account, Prior Waddington Plan Pre-Tax Sub-Account, Non-Safe Harbor Employer Sub-Account, Prior Waddington Plan Match Sub-Account, Prior Neff Contribution Sub-Account, Prior Newell Plan RSP Contribution Sub-Account, Prior Union Retirement Contribution Sub-Account, Prior Jarden Standard Plan Match Sub-Account, Prior USPC Match Sub-Account, Prior Lifoam

Employer Contribution Sub-Account, Prior Jarden Savings Plan New Employer Match Sub-Account, Prior Jarden Savings Plan Employer Contribution Sub-Account, Safe Harbor Employer Sub-Account and Roth Sub-Account.

If you have a Puerto Rico Account, you may request a hardship withdrawal from your PR Pre-Tax Sub-Account, Prior PR RSP Sub-Account, PR Non-Safe Harbor Sub-Account and PR Safe Harbor Sub-Account.

Amounts invested in a self-directed brokerage account are not eligible for withdrawal while they are invested in that account. If you would like to make these amounts eligible for hardship withdrawal, you must first transfer them from the self-directed brokerage account into another investment option.

A hardship distribution is available only to enable you to meet your immediate and heavy financial expenses incurred for one or more of the following reasons:

- Medical expenses described in Section 213(d) of the Code incurred by you or your spouse or dependents or necessary for you or your spouse or dependents to obtain such medical care.
- Tuition, related educational fees and room and board expenses for the next 12 months of post-secondary education for you or your spouse or dependents.
- The purchase of your principal residence (excluding mortgage payments).
- The prevention of eviction from your principal residence or foreclosure on the mortgage of your principal residence.
- Burial or funeral expenses for your parents, spouse, children or dependents.
- Repair of damage to your principal residence if it would qualify for the casualty deduction under Section 165 of the Code.

You may request a hardship distribution once per calendar quarter for an amount equal to or exceeding \$1,000. The amount of the hardship distribution cannot exceed the amount needed to meet these expenses, plus any amount necessary to cover any taxes and penalties you reasonably anticipate incurring as a result of the distribution.

Prior to obtaining a hardship distribution you must first obtain all other distributions (except for all nontaxable loans) currently available under the Plan and all other deferred compensation plans maintained by the Newell Brands Group. If you are a Puerto Rico Participant, all available nontaxable loans must also be obtained prior to obtaining a hardship distribution.

During the period from January 1, 2020 through December 31, 2020, the Plan allowed special hardship distributions up to \$100,000 for Participants impacted by COVID-19. You may repay a COVID-19 related distribution within three (3) years from the date following the distribution date and file amended tax returns to avoid the tax consequences. You should consult your tax advisor regarding repayment. For more information on how to repay a COVID-19 hardship distribution, contact the Fidelity Service Center.

How to Request a Withdrawal

You may initiate the withdrawal process by calling the Fidelity Service Center and speaking with a Participant Services Representative or over the internet at www.netbenefits.com. In addition, a Participant Services Representative can answer your questions regarding your ability to request an in-service withdrawal and the restrictions applicable to such a request.

PAYMENTS WHEN YOU LEAVE EMPLOYMENT

You are eligible to receive the full value of your Account if your employment terminates for any reason.

Termination of Employment

If you terminate your employment with the Newell Brands Group for any reason including retirement or death, you are entitled to the full value of your Account.

How Your Account is Paid

Because peoples' needs differ, the Plan allows you to choose how your Accounts will be paid. Generally, your Account is payable to you in a single lump-sum payment, partial distribution of at least \$1,000, or in a direct rollover to an individual retirement account (“**IRA**”) or another qualified retirement plan. You may also elect to receive automatic withdrawals of available funds on an annual, semi-annual, quarterly, monthly, semi-monthly, or biweekly basis. The amount of automatic withdrawals may be based on a fixed time frame, fixed dollar amount, fixed percentage of your vested balance, or life expectancy-based payments. Such automatic withdrawals may be calculated to satisfy your required minimum distribution under Code Section 401(a)(9).

All distributions will be made in cash. However, your Company Stock will be paid in shares or cash, at your election. If you have amounts invested in a self-directed brokerage account, you may elect to have those investments rolled over in cash or in kind to an IRA.

Most distributions qualify for direct rollover. However, no part of a distribution may be paid in a direct rollover if it is a hardship distribution or a minimum required distribution made on account of attaining age 73, or if later, when you terminate your employment with the Newell Brands Group.

As described later in the “**Income Tax Withholding**” section, a portion of your Account is subject to Puerto Rico income tax withholding if you are a Puerto Rico Participant. If you are a Puerto Rico Plan Participant, Puerto Rico allows rollovers to (1) certain Puerto Rico individual retirement accounts or (2) certain qualified retirement plans. If you are interested in making a rollover of your Puerto Rico Account, please call the Fidelity Service Center to obtain additional information and forms.

When Your Account is Paid

Your Account is payable from the Plan upon your termination of employment from the Newell Brands Group. If the value of your Account exceeds \$1,000, you may postpone receipt of any payment from the Plan until April 1 of the calendar year following the later of the year in which you reach age 73 or the year in which you terminate employment with the Newell Brands Group.

Small Accounts

If upon your termination of your employment from the Newell Brands Group the value of your Account is \$1,000 or less, a lump-sum payment or direct rollover payment (as you elect) will be made as soon as administratively possible. If you do not make an election within 90 days after your termination, your Account will be distributed as a lump-sum cash payment, less applicable tax withholdings.

Newell Brands has enrolled in the Portability Services Network (PSN) Auto Portability Program (AP Program). Instead of you being subject to the previously described mandatory distribution rules of the Plan, you have the option of an automated transfer of your Account to a new, participating employer-sponsored retirement account. The AP Program does not apply to residents of Puerto Rico.

If your qualifying vested Account balance is **\$1,000** or less at any time after your termination, the Plan will share necessary data with PSN to locate and confirm a match (confirmed with PSN using social security number, first and

last name, mailing address, phone number, and date of birth) of your Plan Account with your potential new employer-sponsored retirement account. If a match is found, you will receive notice that, unless you opt out, your vested pre-tax Account balance, less a balance-dependent fee assessed by PSN (which will be disclosed to you prior to any automated transfer but will be no more than \$30), will be transferred to your new, participating employer-sponsored retirement account as a rollover. Upon successful rollover, your transferred balance will be invested in your new plan according to elections you have made there, or if no elections exist, in the default investment determined by your new employer-sponsored plan. [Note: If you take no action and allow the rollover to process automatically, your previous Plan Account balance will pass through a Conduit IRA where it will be held in a money market position, before being transferred to your new employer plan. If you proactively take action and opt in to the rollover, your balance will instead pass through a clearing account and it will not be affected by market movements.]

Should you not wish any of your data to be shared with PSN, you may opt out of this service prior to the transmission of any data by contacting Fidelity directly within 45 days of your termination of employment. After that timeframe has passed, you may contact PSN directly to opt out of the service; their contact information can be found on the PSN website, on NetBenefits, or by contacting Fidelity.

Requesting a Distribution

You may initiate the distribution process by calling the Fidelity Service Center and speaking with a Fidelity Participant Services Representative or over the internet at www.netbenefits.com. In addition, a Fidelity Participant Services Representative can answer your questions regarding the amount available for distribution, your distribution options, and how to complete the necessary forms (if required). If your distribution is subject to spousal consent, completed forms should be returned to Fidelity Participant Services for processing. Distribution forms will be processed as soon as administratively possible after receipt of the completed forms.

Prior Pension Account Annuity Options

If you have a Prior Pension Account, the normal form of payment is a life annuity if you are unmarried and a qualified joint and 50% survivor annuity if you are married. If you are married and prefer to receive your distribution as a lump sum, your spouse will have to consent. To obtain the proper forms, contact a Fidelity Participant Services Representative or Fidelity over the internet at www.netbenefits.com.

UPON DEATH

The full value of your Account is payable to your designated beneficiary if you die prior to the complete distribution of your Accounts.

Designating a Beneficiary

When you enroll in the Plan, you will be asked to designate a beneficiary(ies) who will receive benefits from your Account in the Plan if you die. You may designate anyone as your beneficiary. In addition, you may designate both a primary beneficiary and a contingent beneficiary.

If you are married, your beneficiary must be your spouse, unless your spouse irrevocably consents, in accordance with Plan procedures, to another beneficiary.

You may change your beneficiary at any time over the internet at www.netbenefits.com. Your spouse, if any, must also consent to any change in writing, unless you designate your spouse as your sole beneficiary.

If your beneficiary dies before you, your beneficiary's interest in any Plan benefit ends. If there is no designated beneficiary at the time of your death, your benefits will be payable in the following order: (i) to your surviving spouse;

(ii) if no surviving spouse, to your surviving children, per stirpes; (iii) if no surviving spouse or surviving children, to your surviving parents; and (iv) if no surviving spouse, children, or parents, to your estate.

Immediate Vesting

Your beneficiary will receive the full value of all of your Accounts if you die while employed by the Newell Brands Group.

Payments to My Designated Beneficiary

If you die before distribution of your Account balance has begun, your Account will be distributed in a lump sum to your designated beneficiary(ies).

Death After Commencement of Payments

If you die after distribution of your Account balance has begun, distribution will be made to your beneficiary(ies) in a lump sum.

TAX CONSIDERATIONS OF YOUR PARTICIPATION

When you receive payment from the Plan, you may be able to take advantage of some tax-saving features.

The analysis of federal income tax consequences that follows is included for general informational purposes only and reflects the provisions of the Code as in effect on January 1, 2013. The analysis does not describe all relevant tax matters (such as state and local income and inheritance taxes and federal estate and gift taxes) that should be considered in connection with participation in the Plan and does not completely describe all provisions associated with the tax matters presented. Accordingly, you are advised to consult a personal tax adviser for tax planning relevant to the Plan and are further advised not to rely on the following examples, which are for illustrative purposes only.

Contributions to the Plan

You are not currently subject to federal income tax on your Pre-Tax Contributions or any Rollover Contributions you make to the Plan. Roth Contributions are currently subject to federal income tax. You will pay federal Social Security taxes on both your Pre-Tax and Roth Contributions to the Plan. In addition, depending on your nationality and residence, some states, cities, and counties may impose taxes on Pre-Tax Contributions and/or Roth Contributions.

You are not currently subject to federal income tax on any Matching Contributions to the Plan.

Federal income taxes on earnings on your Account (other than your Roth Account) under the Plan are deferred until you or your designated beneficiary takes a distribution of your Account. Earnings on your Roth Account are tax-free if you satisfy the age and holding requirements addressed below.

Distributions from the Plan

In general, federal income taxes will apply to all distributions from the Plan in the year they are paid to you or your designated beneficiary(ies). Whether you will pay state or local income taxes will depend on where you live at the time you receive a distribution.

If you have after-tax contributions held in a Prior Plan Account, you are not subject to tax on the return of those after-tax contributions, only on any earnings on them.

In addition, if you have a Roth Account or Roth Rollover Account, you do not have to pay federal income taxes on the return of any Roth Contributions (including those made under a prior plan) when they are paid back to you. The

earnings on Roth Contributions also may be exempt from tax if distributed after the end of the 5-Year Holding Period and your attainment of age 59½, death or disability. The “**5-Year Holding Period**” is the period of five consecutive years beginning on the first day of the year during which you first make Roth Contributions to the Plan. If you directly rolled over Roth contributions into this Plan from a prior employer’s plan, your 5-Year Holding Period begins on the first day of the year during which you first made Roth contributions to the prior employer’s plan (if that date is earlier than the date you first made Roth Contributions to the Plan).

You may be required to pay a 10% additional income tax on taxable Plan distributions made before you attain age 59½, unless the distribution is (i) rolled over into another qualified retirement plan or to an IRA; (ii) made after termination of employment after reaching age 55; (iii) made on account of your death or disability; (iv) made for the payment of medical expenses deductible under Section 213 of the Code; (v) made to an alternate payee under a qualified domestic relations order; or (vi) paid in equal installments over your life or life expectancy or the lives or life expectancies of you and your designated beneficiary(ies).

If you roll over or directly transfer all or any portion of a taxable distribution to an IRA or another qualified retirement plan, you may avoid the 10% tax and defer taxation of the distributed amounts until they are distributed from the IRA or other qualified retirement plan. See the section titled “**Income Tax Withholding**.” Note that these tax rules apply to in-service withdrawals as well as distributions upon termination of employment.

As described later in the “**Income Tax Withholding**” section, if you are a Frozen Puerto Rico Participant, a portion of your Account is subject to Puerto Rico income tax withholding. If you are a Puerto Rico Plan Participant, Puerto Rico allows rollovers to (1) certain Puerto Rico individual retirement accounts or (2) certain qualified retirement plans. If you are interested in making a rollover of your Puerto Rico portion, please call the Fidelity Service Center to obtain additional information and forms.

Lump Sum Distributions of Company Stock

Favorable tax treatment may be available to you or your beneficiary with respect to the appreciation (i.e., the excess of fair market value on the date of distribution over its cost) on Company Stock that is distributed to you from the Plan. The favorable tax treatment can apply if you are being paid a lump sum distribution from the Plan after your termination of employment, attainment of age 59-1/2, death or disability.

In that case, the cost basis of the Company Stock would be taxed to you at the time of distribution but tax on the appreciation would be deferred until the later sale of the stock. At that time, the appreciation may be taxed as a capital gain, depending upon your personal holding period of the stock.

In addition, if the appreciation in Company Stock is attributable to Roth Contributions, it may be exempt from taxation, in accordance with the rules described above for taxation of Roth Account distributions.

Special Rules for Distributions of After-Tax Contributions

If you have an After-tax Account, any related earnings may be subject to federal income tax as ordinary income. If you made after-tax contributions on or before December 31, 1986, you will first be considered to receive those after-tax contributions on a tax-free basis.

Once your pre-1987 After-Tax Contributions have been recovered, a portion of any future distributions from this Account will be includable in income determined by multiplying the amount distributed by a fraction, the numerator of which is the total amount of the earnings then credited to your After-tax Account and the denominator of which is the total value of your After-tax Account at the time of the distribution.

Income Tax Withholding

Federal income tax withholding generally applies to the taxable portion of distributions from the Plan.

The Plan’s Trustee is required to withhold 20% of the taxable portion of any “**eligible rollover distribution**” paid to you (except for the distributions described below). However, you may elect to have the Trustee make a direct rollover

of your distribution to another qualified plan or IRA to defer taxation of the distribution and avoid the mandatory withholding. See the section titled “**How Your Account is Paid.**”

A distribution is not an eligible rollover distribution and may not be rolled over if it is (i) a distribution paid over your life or life expectancy or the joint lives or life expectancies of you and your beneficiary; (ii) a distribution paid over a specified period of 10 years or more; (iii) a distribution required due to attaining age 73 (or if later, retirement); or (iv) a hardship distribution.

If your distribution includes After-tax Contributions and related earnings from an After-tax Account, these amounts can be rolled over if the receiving plan or IRA agrees to separately account for the after-tax amounts.

If your distribution is from a Roth Account or Roth Rollover Account, the entire amount of your distribution can be rolled over to a receiving plan that allows for Roth account rollovers or to a Roth IRA.

If you request a non-eligible rollover distribution of your Company Stock Fund in the form of stock rather than cash, your Company Stock Fund will not be liquidated to pay the withholding tax. However, the applicable taxes will be withheld from any cash portion of the distribution. All other non-eligible rollover distributions from the Plan are subject to federal income tax withholding unless you elect otherwise.

If you are a legacy Puerto Rico Participant, a portion of your distribution is subject to U.S. federal income tax withholding and a portion is subject to Puerto Rico income tax withholding. The portions are determined based on the amount of time you worked in Puerto Rico as a Participant in the Plan. The Company has engaged Fidelity Investments Institutional Operations Company, Inc. to determine these portions.

If you are a Puerto Rico Participant, the portion of your distribution that is subject to U.S. federal income tax withholding will be taxed in the manner described above. For the portion of your distribution that is subject to Puerto Rico income tax, the amount of withholding depends on whether you elect a lump-sum distribution or other form of payment (i.e., an annuity or fixed payment schedule). Puerto Rico generally taxes lump-sum distributions at 20%. For other distributions, Puerto Rico provides a yearly income tax exemption up to a specified dollar amount. If your distribution exceeds the exemption amount, withholding tax applies at a rate of 10%.

Please note that income tax rules (both in the U.S. and Puerto Rico) are always subject to change. The information provided above is for informational purposes only and the Company is not making any representation as to how these rules could affect your particular distribution. As such, it is always important that you seek the advice of your tax advisor prior to taking distributions from the Plan.

PRIOR PLANS

These provisions apply to you if you were a participant in a plan that has been merged or transferred into this Plan.

Newell Brands has acquired a number of companies which maintained 401(k) retirement plans. These retirement plans (“**Prior Plans**”) have been merged into this Plan. The benefits earned under the Prior Plans which have been transferred to this Plan have been: (i) added to your Account, and in some cases credited to certain “**Prior Plan**” Accounts established in your name.

Vesting

Generally, you will be fully vested in your Prior Plan Account if you were an employee, or became an employee, of the Newell Brands Group on or after January 1, 2018, the date as of which the Prior Plans were merged into this Plan.

If you were not an employee of the Newell Brands Group on or after the date the Prior Plans were merged into this Plan and you did not return to the Newell Brands Group after that date, then your Prior Plan Accounts are subject to the vesting schedule set forth in the Prior Plan in which you participated.

Payment from Prior Pension Account

Unless you elect one of the other available forms of payment from the Plan with the consent of your spouse (if you are married), distribution of your Prior Pension Account will be made in either:

- (1) A single life annuity, if you are not married on the date payment begins. A single life annuity provides equal monthly payments to you for your life, with no payments continuing after your death.
- (2) A 50% qualified joint and survivor annuity, if you are married on the date payment begins. A 50% qualified joint and survivor annuity provides equal monthly payments to you for your life, with monthly payments continuing to your surviving spouse after your death equal to 50% of the amount you were receiving when you died. To receive payments under the 50% qualified joint and survivor annuity, your Surviving spouse must be the same spouse to whom you were married on the date payments began.

In addition to the available forms of payment described earlier in this booklet, you may elect to have your Prior Pension Account distributed as a 75% qualified optional survivor annuity if you are married on the date payment begins. A 75% qualified optional survivor annuity provides equal monthly payments to you for your life, with monthly payments continuing to your surviving spouse after your death equal to 75% of the amount you were receiving when you died. To receive payments under the 75% qualified optional survivor annuity, your surviving spouse must be the same spouse to whom you were married on the date payments began.

If you elect to receive a distribution in the form of an annuity, that part of your Account balance that is attributable to your Prior Pension Account will be used to purchase the appropriate annuity from an insurance company. The cost of purchasing an annuity can be significant relative to the total account balance. All costs related to the purchase of this annuity will be subtracted from your Prior Pension Account balance.

If you are married on the date payment begins, you must have your spouse's written consent to elect a form of payment other than the 50% qualified joint and survivor annuity. Your spouse's consent must be witnessed by a Plan representative or notary public.

If you have a Prior Pension Account and you die before distribution of your Account balance has begun, your Account must be paid in a single life annuity for your surviving spouse, unless your spouse agrees to waive the annuity for another available form of payment from the Plan.

APPLYING FOR BENEFITS

You must make a request to receive benefits from the Plan. If your request is denied, you are entitled to a full and fair review.

To receive your Accounts under the Plan, you may make your request for a distribution or withdrawal by calling the Fidelity Service Center or over the internet at www.netbenefits.com. In the event of your death, your beneficiary should contact the Fidelity Service Center at 1-833-252-2244. International Employees may call the Fidelity Service Center telephone system at 1-877-833-9900.

If you have a dispute about your Account, the BAC will ensure that all claims and appeals decisions are made in accordance with the Plan's written procedures and that such procedures are applied consistently with respect to similarly situated persons. You have the right to submit written comments, documents, records, and other information to the BAC for consideration of your claim. You also have the right to reasonable access, upon request and free of charge, to copies of all documents, records, and other information relating to your claim. You may also appoint a representative to pursue any claim (or subsequent appeal) on your behalf. To appoint a representative, you must provide the BAC with a written notice, signed by you, which authorizes your representative to act on your behalf.

If Your Claim Is Denied

If a claim for a Plan benefit is denied or reduced, in whole or in part, you or your beneficiary will receive written or electronic notice of the denial within 90 days after your benefit claim is received. If special circumstances require an extension of time for processing the claim, you will be notified in writing of the extension before the end of the initial 90-day period and the date by which the Plan expects to render a decision. The extension of time will not exceed 90 days.

Any notice of a denial of benefits will advise you of:

- (a) the specific reason or reasons for the denial;
- (b) the specific provisions of the Plan on which the denial was based;
- (c) any additional material or information necessary for you to process your claim and an explanation of why such material or information is necessary; and
- (d) the steps which you must take to have your claim for benefits reviewed, including a statement of your right to bring a civil action under Section 502(a) of the Employee Retirement Income Security Act of 1974 if your claim is denied on review.

If your claim for benefits has been denied, you will have the opportunity to file a written request for a full and fair review of your claim, to review all documents relating to your claim and receive copies of them, free of charge, and to submit a written statement regarding issues relating to your claim.

Your Appeal Rights

You must file this written request for review of your claim within 60 days after you receive written notification of the denial of your claim. The BAC shall conduct a full and fair review of the claim that takes into account all comments, documents, records, and other information submitted by you or your authorized representative relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination. The review will not afford deference to the initial benefit determination and will be conducted by one or more individuals who are neither those who made the adverse benefit determination that is the subject of the appeal, nor the subordinates of such individuals.

The appeal decision will be made within 60 days after receiving your request for review. If the BAC determines that an extension of time for processing is required, the BAC shall notify the Claimant in writing prior to the termination of the initial 60-day period, indicating the special circumstances that require an extension of time and the date the Plan expects to render a determination on appeal. In no event will an extension exceed 60 days from the end of the initial period. The appeal decision will be given to you in writing or electronically.

If the BAC holds quarterly meetings, the BAC will instead make a benefit determination no later than the date of the meeting that immediately follows the Plan's receipt of a request for review, unless the request for review is filed within 30 days before the date of such meeting. In that case, a benefit determination may be made no later than the date of the second meeting following the Plan's receipt of the request for review. If special circumstances (such as the need to hold a hearing) require a further extension of time for processing, a benefit determination will be rendered not later than the third meeting of the BAC following the Plan's receipt of the request for review. If such an extension of time for review is required because of special circumstances, the BAC will provide the Claimant with written or electronic notice of the extension, describing the special circumstances and the date as of which the benefit determination will be made, prior to the commencement of the extension. The BAC will notify the Claimant of the benefit determination as soon as possible, but not later than 15 days after the benefit determination is made.

If your claim is denied on appeal, notification of the determination will contain the following:

- (a) The specific reason for the denial on appeal;
- (b) A reference to the specific Plan provisions on which the denial on appeal is based;

- (c) A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits; and
- (d) A statement of your right to bring an action under Section 502(a) of ERISA no later than one (1) year after the final adverse determination on appeal.

If you choose to initiate a lawsuit in order to obtain a benefit from the Plan, you may not file your claim in court unless and until you have exhausted your rights under these claims procedures. Once you have exhausted your rights, you must file and argue your claim in the state court or any United States District Court of the state in which the Participant was last employed. Moreover, any action brought to enforce any claim or to obtain any benefit under this Plan must be filed no later than one (1) year after the date of the final claim appeal denial.

MISCELLANEOUS

Plan Administrative, Investment Expenses

The Plan is subject to various plan administrative and investment fees. These fees either are charged directly to your Account or reduce your investment return.

An annual administrative fee of \$36 will be charged directly to your Account (applied \$9 per quarter) for administrative and recordkeeping services and paid to Fidelity. Other fees may be charged directly to your Account and paid to Fidelity, such as loan processing fees or self-directed brokerage account fees if you establish one. See the section titled “**Loans**”, Addendum A – Your Investment Choices, and Addendum B – Participant Disclosure Notice.

A second annual administrative fee of \$9 will be charged directly to your Account (\$2.25 per quarter) for other administrative expenses of the Plan, including investment advisory, special recordkeeping fees, trustee, custody, legal or other professional fees. This fee will be paid to the Plan’s expense account maintained by the BAC to manage certain Plan expenses. The Company may elect to pay one or more of these Plan expenses and will provide procedures for allocating them to Plan Accounts.

All reasonable expenses incurred in the administration of the Plan will be, to the maximum extent permissible, paid first from the Plan’s expense account and then from the Plan’s Forfeiture Account, provided, that, reasonable expenses relating to an individual Participant’s Account that are paid from the Plan may be charged, in the discretion of the BAC, to that Participant’s Account. Any amounts remaining in the Plan’s expense account at the end of a Plan Year will be allocated per capita to each employee, whether or not a Participant who has satisfied the Plan’s eligibility requirements no later than the last day of that Plan Year and is an eligible employee on the last day of that Plan Year and credited to the Participant’s Non-Safe Harbor Employer Sub-Account.

Lastly, various investment management fees and expenses, including related fund operational and administrative expenses, are paid from the investment funds under the Plan. These fees will be paid to the investment managers. Because these fees and expenses are paid from the investment funds, they reduce your investment return from the fund. You can obtain more information about investment costs and returns from the documents (such as the prospectus for the Plan) that describe the investments that are available to you under the Plan..

For further information regarding the Plan’s fees and expenses, and in particular the fees and expenses for the Plan’s investment funds, you can also call the Fidelity Service Center or visit www.netbenefits.com.

Assignment of Interest, Claims, Liens

Your interest in and rights under the Plan belong to you alone and may not be transferred, assigned or hypothecated in any way. No lien or encumbrance may be made on your Account, except for federal income tax liens.

Of course, amounts held in Accounts also may be security for a loan to you under the Plan. Also, your Account may become subject to a qualified domestic relations order, discussed below.

Qualified Domestic Relations Orders

If you become divorced or separated, certain court orders could require that part or all of your Account be paid to someone else, such as your spouse or children. As soon as you are aware of any court proceedings which may affect your Account, contact your local human resources representative.

Some or all of your Account may be paid to another person only pursuant to a qualified domestic relations order (“**QDRO**”). If a participant or attorney needs information about processing a QDRO, they should contact Fidelity by calling the Fidelity Service Center or over the internet at www.netbenefits.com. In the event of your death, your beneficiary should contact the Fidelity Service Center at 1-833-252-2244. The fees for QDROs will depend on whether the processing is completed online (\$300) or manually (\$1200).

All qualified domestic relations orders will be processed in accordance with the Plan’s QDRO procedures, which are available upon your request.

SITUATIONS AFFECTING PLAN BENEFITS

Some situations could cause loss or delay of your Plan benefits.

The Plan is designed to provide you with savings for your retirement income needs. But some situations could affect Plan benefits. Those situations are summarized here.

- If you fail to make proper application for benefits or fail to provide necessary information, your benefits could be delayed.
- If you do not keep your most recent address on file and the Company cannot locate you, your benefit payment may be delayed. Once you (or your beneficiary, if you should die) provide the Employer with a current address, benefit payments can be made.
- If your employment with Newell Brands Group ended before you became fully vested in certain of your Employer-Funded Accounts, the unvested portion will be forfeited.
- The value of your Accounts may decline if you incur investment losses.
- Your Accounts may not be sold, assigned, transferred, pledged, or garnished under most circumstances. However, if you become divorced or separated, certain court orders could require that part of your benefit be paid to someone else - your spouse or children, for example.
- If you or your beneficiary are unable to care for your own affairs, any payments due may be paid to someone who is authorized to conduct your or your beneficiary’s affairs. This may be a relative, a court-appointed guardian, or some other person.

No Implied Promises

Nothing in this Summary Plan Description states or implies that participation in the Plan is a guarantee of continued employment or is a guarantee that contribution levels will remain unchanged.

PLAN AMENDMENTS OR TERMINATION

The Plan is subject to change or termination.

Although the Plan is intended to be permanent, the Company reserves the right to change or terminate this Plan at any time or to permanently discontinue contributions at any time. If material changes are made to the Plan in the future, you will be informed.

Employee Retirement Income Security Act of 1974

The Plan is subject to the Employee Retirement Income Security Act of 1974 (“**ERISA**”) and is governed by the reporting, disclosure, participation, vesting and fiduciary responsibility rules of ERISA.

Pension Benefit Guaranty Corporation (PBGC)

The provisions of Title IV relating to pension plan termination insurance and the Pension Benefit Guaranty Corporation (“**PBGC**”) are not applicable to the Plan. The Plan is a defined contribution plan and is not insured through the PBGC.

ADMINISTRATIVE INFORMATION

This section of the Summary Plan Description describes how the Plan is administered.

Newell Operating Company is the Plan sponsor and the BAC is the Plan Administrator. The Plan Administrator is responsible for providing you and other participants information regarding your rights and benefits under the Plan. The Plan Administrator also has the primary authority for filing the various reports, forms and returns with the Department of Labor and the Internal Revenue Service.

The BAC will act on behalf of the Company in performing these administrative duties. Most of the day-to-day questions, however, can be answered by contacting the Fidelity Service Center or the Human Resources Service Department (HRSD).

You can reach the Plan Administrator at Newell Operating Company, 6655 Peachtree Dunwoody Road, Atlanta, Georgia 30328. The telephone number is 1-815-235-4171.

Plan Identification

The official name of the Plan is the Newell Brands Employee Savings Plan. It is a defined contribution plan, listed with the Department of Labor under two numbers: the Employer Identification Number (“**EIN**”) and the Plan Number (“**PN**”). The EIN is 36-1953130. The PN is 012.

Plan Type, Status

The Plan is a defined contribution plan, which means that the value of your Accounts depends on the amount of contributions made and the gains and losses of the investment funds. The Plan is designated as a 401(k) profit sharing plan under the Code.

Plan Year

Plan records are kept on a Plan Year basis, which is January 1 through December 31.

Plan Trustee

The Trustee for the Plan is:

Fidelity Management Trust Company
100 Crosby Parkway KC1H.
Covington, KY 41015-0037
Attn: Trust Officer

Plan Recordkeeper

The recordkeeper for the Plan is:	Fidelity Management Trust Company
Fidelity Service Center and Phone Services Center:	1-833-252-2244
Phone Services for International Employees:	1-877-833-9900
Internet:	www.netbenefits.com

Participating Employer

To determine if your employer is participating in the Plan, please call the Fidelity Service Center.

Agent For Service of Legal Process

Service of legal process concerning this Plan should be delivered to the Plan Administrator, c/o the Newell Operating Company U.S. Benefits Administration Committee, Newell Operating Company, 6655 Peachtree Dunwoody Road, Atlanta, Georgia 30328. Service also may be made on the Plan Trustee.

The outside Paying Agent for Puerto Rico distributions is:

Fidelity Investments Institutional Operations Company, Inc.
P.O. Box 770002
Cincinnati, OH 45277-0086

YOUR RIGHTS UNDER ERISA

By law, you have certain rights under ERISA.

As a participant in the Plan, you are entitled to certain rights and protections under ERISA. ERISA provides that all Plan participants will be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as work sites and union halls, all Plan documents, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 series) filed by the Plan Administrator with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of all Plan documents, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series). Prospectus for the Plan, and updated Summary Plan Description. The Plan Administrator may make a reasonable charge for the copies.

- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.
- Obtain a statement of your Account under the Plan. You must direct this request in writing to the Plan Administrator. You may request a statement only once a year and the Plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your Plan, called fiduciaries of the Plan, have a duty to do so prudently and in the interest of you and the other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a Plan benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or contact the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

ADDENDUM A – YOUR INVESTMENT CHOICES

You may direct contributions in your Accounts to one or more of the funds available for investment.

Your Elective Deferrals, Roth Contributions, Matching Contributions, Rollover Contributions, Roth Rollover Contributions, Prior Plan Accounts (if any), Retirement Savings Contributions (if any) and Transition Retirement Contributions (if any) are held in a trust fund.

When you enroll, you will have to make investment fund choices . Your investment choices will apply to all of the contributions in your Account. A summary of the current investment choices (“**Investment Funds**”) is available by calling the Fidelity Service Center or at www.netbenefits.com. You may also request a copy of the Prospectus for the Plan and each Investment Fund by calling the Fidelity Service Center or logging into your account at www.netbenefits.com

Making Investment Choices

When enrolling through the Fidelity Service Center, you must make investment elections for your Accounts in 1% increments. You may change the investment choices (in 1% increments) for your future Contributions daily. You may transfer your existing balances in each Investment Fund to other investment options (in 1% increments) daily.

The Plan is intended to be a participant directed individual account plan as described in Section 404(c) of ERISA and the regulations found in 29 C.F.R. Section 2550.404c-1. This means that participants and beneficiaries are given the opportunity to direct the investment of amounts held in their Accounts under the Plan. Accordingly, fiduciaries of the Plan are relieved of liability for any losses to an Account which are the direct and necessary result of investment instructions given by a participant, his beneficiary, or an alternate payee under a qualified domestic relations order.

Default Investment Fund

If you do not make an investment election, your Contributions will be invested in the Fidelity Target Date Commingled Pool Class B applicable to your date of birth, based on the table below.

Birth Year Range	Fund Name
1/1/1900 – 12/31/1942	Fidelity Freedom Blend Income Commingled Pool Class B
1/1/1943 – 12/31/1947	Fidelity Freedom Blend 2010 Commingled Pool Class B
1/1/1948 – 12/31/1952	Fidelity Freedom Blend 2015 Commingled Pool Class B
1/1/1953 – 12/31/1957	Fidelity Freedom Blend 2020 Commingled Pool Class B
1/1/1958 – 12/31/1962	Fidelity Freedom Blend 2025 Commingled Pool Class B
1/1/1963 – 12/31/1967	Fidelity Freedom Blend 2030 Commingled Pool Class B
1/1/1968 – 12/31/1972	Fidelity Freedom Blend 2035 Commingled Pool Class B
1/1/1973 – 12/31/1977	Fidelity Freedom Blend 2040 Commingled Pool Class B
1/1/1978 – 12/31/1982	Fidelity Freedom Blend 2045 Commingled Pool Class B
1/1/1983 – 12/31/1987	Fidelity Freedom Blend 2050 Commingled Pool Class B
1/1/1988 – 12/31/1992	Fidelity Freedom Blend 2055 Commingled Pool Class B
1/1/1993 – 12/31/1997	Fidelity Freedom Blend 2060 Commingled Pool Class B
1998 and later	Fidelity Freedom Blend 2065 Commingled Pool Class B

Automatic Rebalancing

The Plan offers automatic rebalancing of your investments. Rebalancing means adjusting your investments to help ensure you maintain the mix of investments you originally selected to meet your long-term goals.

Your original asset allocation may have changed since you first joined the Plan because of additional contributions, fluctuations in the market and investment performance. For example, if you invested 60% in stocks and 40% in bonds

when you enrolled in the Plan, your Account may now be invested 50% in stocks and 50% in bonds, and this asset allocation may not be in line with your retirement goals.

With the Plan's automatic rebalancing feature, adjustments will be made automatically to your current asset allocation to correspond to your original asset allocation. When you elect this option, your Account will be automatically balanced on a scheduled basis. Because your Account will rebalance according to your future contribution elections, you may want to check your elections to make sure they are still in line with your goals.

To sign up for this service, you may wish to log on to www.netbenefits.com using your Username and Password, click on the Plan name and under the Account Management menu, choose Manage Investments and click Auto-Rebalance Your Account and follow the instructions.

Daily Valuation

To request either a change in your investment choices for future Contributions or a transfer of your existing balances, call the Fidelity Service Center or access your Account over the internet at www.netbenefits.com.

All accounting activities are processed daily. This means that you will always receive the next available market price. Transactions and payments are priced once each business day at the close of the stock market (normally at 4:00 p.m. Eastern Standard Time). If you complete your transaction by calling the Fidelity Service Center telephone system at 1-833-252-2244 or access your Account over the internet at www.netbenefits.com before 4:00 PM Eastern Standard Time on any business day, you will receive that business day's closing price.* However, if you complete an accounting transaction after 4:00 p.m. Eastern Standard Time, or on weekends or holidays, you will receive the closing price for the next business day. International Employees may call the Fidelity Service Center telephone system at 1-877-833-9900.

*Transactions in the Company Stock Fund will be completed on the next business day. If you complete your transaction prior to 4:00 p.m. Eastern Standard Time on any business day, the Common Stock Fund will be bought or sold at the market price for Newell Brands, Inc. shares the following business day.

Fees

You will incur investment management fees, also known as expense ratios, with regard to each of your Investment Funds (except the Company Stock Fund). The Investment Funds are also subject to additional fund operational and administrative fees and expenses, which may include brokerage and transactional costs. These fund level fees are included in the daily closing price of the fund.

The expense ratio and related information for each Investment Fund is generally set forth in the Investment Fund information summary, which you can request by calling the Fidelity Service Center at 1-833-252-2244 and speaking with a Participant Services Representative, or by accessing the information via the internet at www.netbenefits.com. This information is also available in the Plan's Prospectus, which you can request from the Fidelity Service Center or online at www.netbenefits.com.

Separate brokerage costs will be charged to your Account for investment transactions within the self-directed brokerage account. See Addendum B for more information about fees.

Any of the foregoing fees may be modified without notice to participants.

Investment Risk

The investments held in the Investment Funds are not guaranteed by Newell Brands, any investment adviser, nor guaranteed or insured by the FDIC or U.S. Government, and are otherwise subject to investment loss. Please visit www.netbenefits.com for more information regarding the credit quality and diversification of investments held in the Investment Funds.

ADDENDUM B - PARTICIPANT DISCLOSURE NOTICE

Newell Brands Employee Savings Plan

Effective January 1, 2025

This Participant Disclosure Notice is being provided to you as required by federal law because you are or will be eligible to participate or have a balance in the Plan and have the right to direct investments. Your rights under the Plan are subject to the terms of the Plan. This Notice describes only your Fidelity account within the Plan.

Right to Direct Investments

You have the right to direct your Account balance and any future contributions among the Plan's investment options, subject to any restrictions summarized below. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to www.netbenefits.com or call 1-833-252-2244.

Investment Options

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options, along with certain information about each of them, can be found in the additional material included with this Notice.

Fidelity® Personalized Planning & Advice ("The Service")

Strategic Advisers, Inc., a registered investment adviser and Fidelity Investments company, has been appointed to provide discretionary management through Fidelity Personalized Planning & Advice ("The Service"). Newell Brands has teamed up with Fidelity to offer a valuable managed account service that lets you delegate the day-to-day management of your workplace savings plan account to professional investment managers. Fidelity's experienced professionals evaluate the investment options available in the Plan and identify a model portfolio of investments appropriate for an investor like you. The Service then invests your account to align with this model portfolio and provides ongoing management of your account to address changes in the markets, the Plan's investment lineup, and changes in your personal or financial situation. Call 1-866-811-6041 for more information.

Restrictions

There may be certain restrictions, as summarized below, on how investment directions may be made in the Plan.

- Investment elections for Fidelity BrokerageLink® may not exceed 95%.
- The initial exchange into BrokerageLink requires a \$500 minimum.
- Additional exchanges into BrokerageLink require a \$500 minimum.
- Exchanges into BrokerageLink are not allowed if the exchange will result in more than 95% of the total market value of your account being invested in BrokerageLink.
- Investment elections for Newell Brands Inc. Common Stock Fund may not exceed 20%.
- Exchanges into Newell Brands Inc. Common Stock Fund are not allowed if this exchange will result in excess of 20% of your total balance across all sources being held in Newell Brands Inc. Common Stock Fund.

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in the Participant Disclosure Comparative Chart below.

Keep in mind that restrictions are subject to change.

Exercising Voting, Tender and Similar Rights

You have the right to exercise voting, tender, and similar rights related to shares of the Company Stock Fund you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings.

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a Plan's administrative services may be paid for through offsets and/or payments associated with a Plan's investment options.

Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some Plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had at the time this Notice was prepared, the Plan administrative fees listed below may be deducted from accounts in the Plan.

Type of Plan Administrative Fee	Amount
Recordkeeping Fee	\$36.00 per year, deducted quarterly
Non-Fidelity Fee(s)	\$9.00 per year, deducted quarterly

If any Plan administrative fees are deducted directly from your Account, they will be reflected on your Plan account statement.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your Account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your Account based on the information and direction Fidelity had on file at the time this Notice was prepared. These fees will be paid to Fidelity. As you review this information, please **keep** in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	\$50 per loan
Personalized Planning & Advice	If you utilize this service, the advisory fee is estimated not to exceed 0.40% per year of your average daily managed account balance and is deducted quarterly.
In-Service Withdrawal Fee	\$25 per transaction
Minimum Required Distribution Fee	\$25 per distribution per year
Return of Excess Contribution Fee	\$25 per transaction
Overnight Mailing Fee	\$25 per transaction

Type of Individual Fee	Amount
ESOP Cash Dividend-EFT Fee	\$3 per transaction
Qualified Domestic Relations Order (QDRO) Fee	\$300 per standard Fidelity web-generated order \$1,200 per modified Fidelity web-generated or custom order \$1,800 per order covering more than one plan
ESOP Cash Dividend-Check Fee	\$6 per transaction

Also, please note you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options.

If any individual fees are deducted directly from your Account, they will be reflected on your Plan's account statement.

Fidelity BrokerageLink®

The Plan also provides access to Fidelity BrokerageLink, which allows you to choose from investments beyond those options offered by the Plan. The Plan's fiduciaries do not monitor the investments available in BrokerageLink. This feature is intended for those who are comfortable managing a portfolio of expanded investment choices.

To utilize this feature, you must first open a separate brokerage account within the Plan. To open an account or if you have any questions about Fidelity BrokerageLink, please log on to www.netbenefits.com or call 1-833-252-2244. Once you have opened an account, you may access, monitor, or change investments in your BrokerageLink account by contacting Fidelity.

Any Plan-imposed restrictions related to BrokerageLink are specified in the Restrictions section of this Notice; any individual administration fees associated with BrokerageLink are reflected in the Individual Fees section of this Notice. When you access BrokerageLink, there is additional information regarding available investment choices, which you should read before making any investment decisions. If purchasing a mutual fund through BrokerageLink, mutual fund minimums generally still apply. Prior to initiating a trade in BrokerageLink, you should review any fees associated with your transaction; please refer to the Fidelity BrokerageLink Fees below.

Fidelity Brokerage Link ® Fees

Below are certain fees that may be deducted from your Plan's Fidelity Brokerage Link® accounts(s) in connection with various trades you execute. More detailed fee information is available on the Fidelity Brokerage Link® Commission Schedule, which you can obtain, along with additional information, on your Plan's website or by calling the Plan's toll-free number. Your Plan may limit the trades you are able to execute and the investments you are able to purchase within Brokerage Link®. Before directing transactions within Fidelity Brokerage Link®, remember to review the prospectus or other offering document of that investment, and consider the charges associated with that transaction. If any fees are deducted directly related to a Brokerage Link® transaction, they will be reflected on your transaction contrition and/or your Brokerage Link® statement. Note that if you hire an advisor to assist you in managing your Plan account, and the advisor initiates trades within Brokerage Link®, your advisor's fee schedule will apply, and fees may differ from those listed below; please refer to your advisor's fee schedule for more information.

Fidelity BrokerageLink® ----- Mutual Fund Transactions	Fee (up to amount listed)
Purchases	\$0 (standard load applies)
Short-Term Trading Fee for Shares Held Less Than 60 Days ¹	\$49.95 if executed online; \$250 max. if representative assisted
Purchases	\$49.95 or \$75 per purchase. To identify any applicable transaction fees associated with the purchase of a given fund, please refer to the "Fees and Distributions" tab on the individual fund page on Fidelity.com. \$250 max. if representative-assisted
Fidelity BrokerageLink® ----- Other Investment Options	Fee (up to amount listed)
Stocks/ETFs -----Commission per Trade	\$4.95 if executed online; \$12.95 if via FAST®; \$32.95 if representative-assisted
Stocks/ETFs-----Securities Exchange Commission Fee on Sell Orders	From \$0.01 to \$0.03 per \$1,000 of principal (in addition to commission)

Fidelity BrokerageLink® ----- Mutual Fund Transactions	Fee (up to amount listed)
Options -----Commission per Trade	\$4.95 if executed online, \$12.95 if executed via FAST® or \$32.95 if representative-assisted. Add \$0.65 per contract.
Options ----- Exercises and Assignments	Regular online stock rates apply. Maximum charge: 5% of principal
Options ----- Buy-to-Close Trades	Commission-free ² online when the contract price is 10¢ or less; regular online stock rates apply when the contract price is 11¢--65¢; or regular options rates (as above) apply when the contract price exceeds 65¢. Maximum charge: 5% of principal
Options -----Multi-leg Orders	Base commission plus per-contract charge
Bonds -----U.S. Treasury Auctions, Including TIPS Auctions	\$0 if executed online; \$19.95 minimum if representative-assisted
Bonds -----All Other, Secondary Market	\$1 per bond; \$19.95 minimum if representative-assisted
CDs	\$0 ----- primary market; \$1 per bond ----- secondary market
Foreign Stocks ----- Depository Trust Company (DTC) Fee	\$50 additional fee assessed on any foreign stock traded that is not DTC eligible
Foreign Stocks ----- Ordinary Share Trading	Additional foreign exchange fees up to 0.30% (0.06% for orders routed to Canadian broker) of execution price are included; local broker fees may also apply
Foreign Fixed Income -----Foreign Currency Denominated Settling in U.S.	0.30% of principal for purchases of less than \$1 million
Commercial Paper	\$50 per transaction
Voluntary Reorganizations (exercising rights or warrants, participating in tender offers)	\$38 per transaction
Unit Investment Trusts	\$0 per purchase; \$35 minimum fee per redemption
Foreign Dividends/Reorganizations	1% of principal charged when dividend is paid, or reorganization event occurs on foreign asset held in USD

¹ Certain FundsNetwork® Funds may be subject to a separate and additional redemption fee imposed by the particular fund. Please check the fund's prospectus for details.

² Free commission offer applies to online purchases of select iShares ETFs in a Fidelity BrokerageLink® account. Fidelity BrokerageLink® accounts may require minimum balances. The sale of ETFs is subject to an activity assessment fee (from \$0.01 to \$0.03 per \$1,000 of principal). iShares ETFs are subject to a short-term trading fee by Fidelity if held less than 30 days.

Fidelity Investments Institutional Operations Company, Inc., 245 Summer Street, Boston, MA 02210

ADDENDUM C – ACCOUNT MAPPING SCHEDULE

Set forth below is additional information about how your legacy accounts under a Prior Plan were transferred to sub-accounts under the Plan.

Map From Legacy Account:	Map to Plan Sub-Account:
BOC Plastics, Inc. 401(k) Plan	
Employee Before-Tax	Pre-Tax Sub-Account
Safe Harbor Match	Safe Harbor Employer Sub-Account
Rollover	Rollover Sub-Account
Jarden Corporation Savings and Retirement Plan	
Employee Deferral	Pre-Tax Sub-Account
Employer Match	Safe Harbor Employer Sub-Account
New Employer Match	Prior Jarden Savings Plan New Employer Match Sub-Account
Old Employer Match	Non-Safe Harbor Employer Sub-Account
Prior AHG Plan Employer Match	Prior Jarden Savings Plan Employer Contribution Sub-Account
Prior USPC Employer Match	Prior USPC Match Sub-Account
Regular Prior Employer Match	Prior Jarden Savings Plan Regular Match Sub-Account
Additional Company Match	Non-Safe Harbor Employer Sub-Account
Discretionary Match	Non-Safe Harbor Employer Sub-Account
Safe Harbor Employer Match	Safe Harbor Employer Sub-Account
Profit Sharing	Non-Safe Harbor Employer Sub-Account
Regular AHI Profit Sharing	Prior Jarden Savings Plan Employer Contribution Sub-Account
Prior Plan Profit Sharing	Prior Jarden Savings Plan Employer Contribution Sub-Account
Rollover	Rollover Sub-Account
After-Tax Rollover	After-Tax Rollover Sub-Account
Ball Corporation Rollover	Rollover Sub-Account
Prior Plan Rollover	Rollover Sub-Account
Employee After-Tax	After-Tax Sub-Account
Post 86 After Tax Employee Contribution	After-Tax Sub-Account
Pre 87 After Tax Employee Contribution	After-Tax Sub-Account
BCA Employee Deferral	Pre-Tax Sub-Account
BCA Safe Harbor Match	Safe Harbor Employer Sub-Account
BCA Employer Match	Non-Safe Harbor Employer Sub-Account
Quickie Employer Match	Prior Quickie Employer Sub-Account
Quickie Employer Discretionary	Prior Quickie Employer Sub-Account
Quickie Qualified Discretionary	Prior Quickie Employer Sub-Account

Map From Legacy Account:	Map to Plan Sub-Account:
NUK Non-Union Match	Non-Safe Harbor Employer Sub-Account
NUK Union Match	Non-Safe Harbor Employer Sub-Account
Prior Lifoam Employee Deferral	Pre-Tax Sub-Account
Prior Lifoam Employer Match	Prior Lifoam Employer Contribution Sub-Account
Prior Lifoam Profit Sharing	Prior Lifoam Employer Contribution Sub-Account
Hardy Employee Deferral	Pre-Tax Sub-Account
Yankee Candle Match	Non-Safe Harbor Employer Sub-Account
Security Contribution	Prior Jarden Savings Plan Employer Contribution Sub-Account
Prior AMC Balance	Non-Safe Harbor Employer Sub-Account
Special Profit Sharing QNEC	Safe Harbor Employer Sub-Account
Supplemental Contribution	Safe Harbor Employer Sub-Account
ESOP Account	Non-Safe Harbor Employer Sub-Account
QMAC	Safe Harbor Employer Sub-Account
QNEC	Safe Harbor Employer Sub-Account
Jarden Standard 401(k) Savings Plan	
Employee Deferral	Pre-Tax Sub-Account
New Employer Match	Safe Harbor Employer Sub-Account
Employer Match - vesting	Prior Jarden Standard Plan Match Sub-Account
Rollover	Rollover Sub-Account
Employer Match Adjustment	Non-Safe Harbor Employer Sub-Account
Profit Sharing	Non-Safe Harbor Employer Sub-Account
QNEC	Safe Harbor Employer Sub-Account
Jostens 401(k) Retirement Plan	
01 Employee Pre-Tax; 04 EE Pre-Tax Catch Up	Pre-Tax Sub-Account
15 Roth 401K; 17 Roth Catch-Up	Roth Sub-Account
03 ER Safe Harbor	Safe Harbor Employer Sub-Account
13 Prior ER Match/PS; 12 Employer Match	Non-Safe Harbor Employer Sub-Account
06 Rollover	Rollover Sub-Account
11 Roth Rollover	Roth Rollover Sub-Account
02 Employee After-Tax	After-Tax Sub-Account
09 After-Tax Rollover	After-Tax Rollover Sub-Account
07 IRA Tax Deductible/VDEC	QVEC Sub-Account
10 QNEC	Safe Harbor Employer Sub-Account
The Ln Co 401(k) Retirement Savings Plan	
01 Employee Pre-Tax; 04 Employee Pre-Tax Catch Up	Pre-Tax Sub-Account
12 Roth 401K; 14 Roth Catch Up	Roth Sub-Account
12 Prior Plan SH Co Match	Safe Harbor Employer Sub-Account
09 Prior Co Match/Discret	Non-Safe Harbor Employer Sub-Account
03 Employer Match	Non-Safe Harbor Employer Sub-Account
10 Neff Match	Prior Neff Contribution Sub-Account
11 Neff Discretionary	Prior Neff Contribution Sub-Account
06 Rollover	Rollover Sub-Account
15 Roth Rollover	Roth Rollover Sub-Account

Map From Legacy Account:	Map to Plan Sub-Account:
02 Employee After-Tax	After-Tax Sub-Account
Newell Rubbermaid 401(k) Savings and Retirement Plan	
Employee Contribution – BEF1	Pre-Tax Sub-Account
Employee Contributions – Roth – RTH1	Roth Sub-Account
Post 2009 Match - SHM1	Safe Harbor Employer Sub-Account
Company Match – ERB1	Non-Safe Harbor Employer Sub-Account
401 Rollover – QPR1	Rollover Sub-Account
457 Rollover – DCR1	Rollover Sub-Account
IRA Rollover – IRR1	Rollover Sub-Account
403B Rollover – TSR1	Rollover Sub-Account
Roth Rollover – RRK1	Roth Rollover Sub-Account
Employee After-Tax Rollover – ATR1	After-Tax Rollover Sub-Account
Prior Plan After-Tax – AFT1	After-Tax Sub-Account
QVEC – BEF2	QVEC Sub-Account
Prior Plan Pension – ERB5	Prior Plan Pension Sub-Account
Prior Plan Profit Sharing – ERB6	Non-Safe Harbor Employer Sub-Account
RSP Contribution – ERB3	Prior Newell RSP Contribution Sub-Account
Retirement Plan – ERB2	Non-Safe Harbor Employer Sub-Account
100% Vested RSP Contribution 32/20 No New Money – ERB12	Non-Safe Harbor Employer Sub-Account
100% Vested Retirement Plan 32/20 No New Money – ERB11	Non-Safe Harbor Employer Sub-Account
QNEC – QNE1	Safe Harbor Employer Sub-Account
PR Employee Contributions – BEF3	PR Pre-Tax Sub-Account
PR RSP Contribution – ERB 10	Prior PR RSP Sub-Account
Puerto Rico Post 2009 Match – SHM2	PR Safe Harbor Match Sub-Account
PR Company Match - ERB 8	PR Non-Safe Harbor Sub-Account
Puerto Rico Prior Plan Profit Sharing – ERB 9	PR Non-Safe Harbor Sub-Account
Union Retirement Plan – P/S – ERB4	Prior Union Retirement Contribution Sub-Account
100% Vested Union Retirement Plan – P/S 32/20 No New Money – ERB13	Non-Safe Harbor Employer Sub-Account
Smith Mountain Industries 401(k) Plan	
Employee Before-Tax	Pre-Tax Sub-Account
Safe Harbor Match	Safe Harbor Employer Sub-Account
Rollover	Rollover Sub-Account
The Waddington Group 401(k) Plan	
Deferred Salary	Prior Waddington Plan Pre-Tax Sub-Account
Pre-Tax Deferred	Prior Waddington Plan Pre-Tax Sub-Account
Company Match	Prior Waddington Plan Match Sub-Account
Rollover (Unrelated Rollover)	Rollover Sub-Account
QNEC	Safe Harbor Employer Sub-Account
Supplemental Deferred	Prior Waddington Plan Pre-Tax Sub-Account
Prior Employer Accounts (Related Rollovers)	Safe Harbor Employer Sub-Account