

2025

Your Personalized Total Compensation Statement

Dear Sam,

At Howden, we are committed to providing you with comprehensive compensation and benefit offerings that are not only competitive but designed to support your health and well-being. That is why we are pleased to provide you with this total compensation statement as a snapshot of Howden's investment in your 2025 compensation and benefits, as well as an overview of additional resources designed to support you at work and at home. If you have any questions, contact Human Resources.

Thank you for your continued contributions to the success of the Company, and we look forward to many more accomplishments in the year ahead!

Sincerely,
Your Human Resources Team

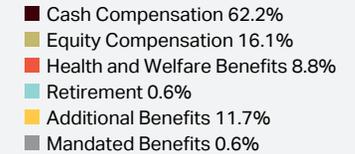
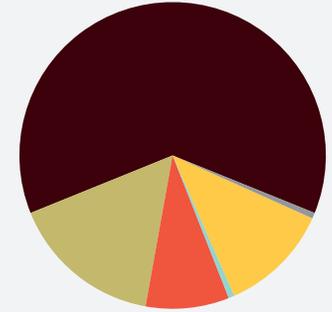
HOWDEN

	EMPLOYEE CONTRIBUTION	EMPLOYER CONTRIBUTION
Cash Compensation		
Annual Base Pay	—	\$64,357.23
Overtime Earnings	—	\$232.20
Equity Compensation		
2025 Options Granted	—	\$8,327.19
2025 RSUs Granted	—	\$8,327.19
Health and Welfare Benefits		
Medical	\$1,696.76	\$5,692.44
Dental	\$93.34	\$373.10
Vision	\$99.06	\$2,342.90
Health Savings Account	—	—
Short-Term Disability	—	\$237.68
Long-Term Disability	—	\$241.23
Basic Life and AD&D	—	\$249.72
Voluntary Life and AD&D*	—	—
Accident	\$97.68	—
Critical Illness	\$238.22	—
Hospital Indemnity	—	—
Business Travel Accident	—	—
Retirement		
401(k)	\$1,064.93	\$639.01
Additional Benefits		
Lifestyle Spending Account	—	\$120.00
Pet Insurance	\$87.50	—
Tuition Assistance	—	\$12,000.00
Mandated Benefits		
Social Security and Medicare	\$350.21	\$350.21
Workers' Compensation	—	\$202.13
Unemployment	—	\$77.70
Total Contribution	\$3,727.70	\$103,769.93

* Includes spouse and/or child(ren), if applicable.

Company-Provided Benefits

The chart below illustrates Howden's contribution toward the benefits that make up your Total Compensation.



Additional Benefits

Don't forget that Howden also offers the following additional benefits:

- Employee Assistance Program (EAP)
- Health Advocate
- Wellness Program
- Working Advantage Discount Program

Disclaimer

While care has been taken to be sure this statement is accurate, the possibility of error always exists. The availability and amounts of your actual benefits will always be governed by the plan documents. This statement is not a legal document and should not be construed as such. It does not constitute a contract of employment or guarantee any particular benefit. Howden reserves the right to change or terminate the plans at any time and for any reason.

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Dear Sammy,

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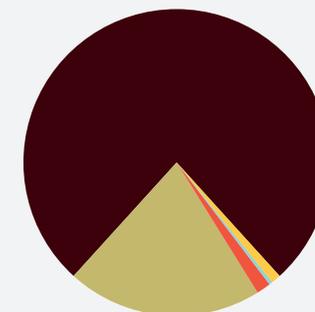


	EMPLOYEE CONTRIBUTION	EMPLOYER CONTRIBUTION
Cash Compensation		
Annual Base Pay	—	\$44,348.92
Corporate Target Bonus	—	\$1,000.00
Overtime Earnings	—	\$3,577.12
Health and Welfare Benefits		
Medical	\$930.80	\$5,209.10
Dental	\$93.34	\$373.10
Vision	\$307.06	\$5,443.21
Health Savings Account	\$2,850.00	\$1,000.00
Short-Term Disability	—	\$237.68
Long-Term Disability	—	\$241.23
Basic Life and AD&D	—	\$433.96
Voluntary Life and AD&D*	—	—
Accident	—	—
Critical Illness	—	—
Hospital Indemnity	\$122.52	—
Business Travel Accident	—	\$231.22
Retirement		
401(k)	\$2,891.75	\$960.00
Additional Benefits		
Lifestyle Spending Account	—	\$240.00
Pet Insurance	—	—
Tuition Assistance	—	—
Mandated Benefits		
Social Security and Medicare	\$68.90	\$68.90
Workers' Compensation	—	\$138.23
Unemployment	—	\$424.14
Total Contribution	\$7,264.37	\$63,926.81

* Includes spouse and/or child(ren), if applicable.

Company-Provided Benefits

The chart below illustrates Howden's contribution toward the benefits that make up your Total Compensation.



- Cash Compensation 76.5%
- Health and Welfare Benefits 20.6%
- Retirement 1.5%
- Additional Benefits 0.4%
- Mandated Benefits 1.0%

Additional Benefits

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Dear Samuel,

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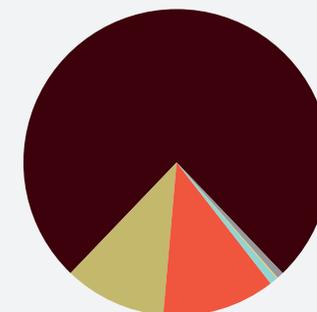


	EMPLOYEE CONTRIBUTION	EMPLOYER CONTRIBUTION
Cash Compensation		
Annual Base Pay	—	\$81,786.00
Corporate Target Bonus	—	\$5,200.00
Commission Payments	—	\$151.52
Equity Compensation		
2025 Options Granted	—	\$6,196.11
2025 RSUs Granted	—	\$6,196.11
Health and Welfare Benefits		
Medical	\$802.80	\$8,898.54
Dental	\$173.14	\$692.20
Vision	\$179.06	\$2,868.43
Health Savings Account	\$600.00	\$500.00
Short-Term Disability	—	\$237.68
Long-Term Disability	—	\$241.23
Basic Life and AD&D	—	\$289.68
Voluntary Life and AD&D*	\$32.80	—
Accident	—	—
Critical Illness	\$238.22	—
Hospital Indemnity	—	—
Business Travel Accident	—	—
Retirement		
401(k)	\$8,193.81	\$960.00
Additional Benefits		
Lifestyle Spending Account	—	\$120.00
Pet Insurance	\$87.50	—
Tuition Assistance	—	—
Mandated Benefits		
Social Security and Medicare	\$213.42	\$213.42
Workers' Compensation	—	\$245.12
Unemployment	—	\$350.00
Total Contribution	\$10,520.75	\$115,146.04

* Includes spouse and/or child(ren), if applicable.

Company-Provided Benefits

The chart below illustrates Howden's contribution toward the benefits that make up your Total Compensation.



- Cash Compensation 75.7%
- Equity Compensation 10.8%
- Health and Welfare Benefits 11.9%
- Retirement 0.8%
- Additional Benefits 0.1%
- Mandated Benefits 0.7%

Additional Benefits

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Your Personalized Total Compensation Statement

Dear Samantha,

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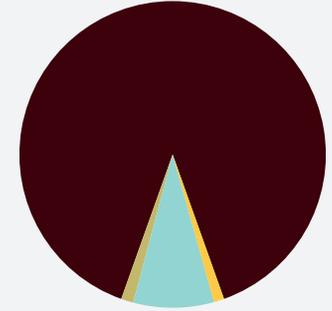
HOWDEN

	EMPLOYEE CONTRIBUTION	EMPLOYER CONTRIBUTION
Cash Compensation		
Annual Base Pay	—	\$53,961.24
Corporate Target Bonus	—	\$2,400.00
Overtime Earnings	—	\$13,180.00
Commission Payments	—	\$13.09
Health and Welfare Benefits		
Medical	—	—
Dental	—	—
Vision	—	—
Health Savings Account	—	—
Short-Term Disability	—	\$237.68
Long-Term Disability	—	\$241.23
Basic Life and AD&D	—	\$529.60
Voluntary Life and AD&D*	\$45.20	—
Accident	\$180.34	—
Critical Illness	—	—
Hospital Indemnity	\$122.52	—
Business Travel Accident	—	—
Retirement		
401(k)	—	—
Additional Benefits		
Lifestyle Spending Account	—	\$240.00
Pet Insurance	—	—
Tuition Assistance	—	\$6,400.00
Mandated Benefits		
Social Security and Medicare	\$175.43	\$175.43
Workers' Compensation	—	\$174.68
Unemployment	—	\$494.10
Total Contribution	\$523.49	\$78,047.05

* Includes spouse and/or child(ren), if applicable.

Company-Provided Benefits

The chart below illustrates Howden's contribution toward the benefits that make up your Total Compensation.



- Cash Compensation 89.1%
- Health and Welfare Benefits 1.3%
- Retirement 0.0%
- Additional Benefits 8.5%
- Mandated Benefits 1.1%

Additional Benefits

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Dear Sami,

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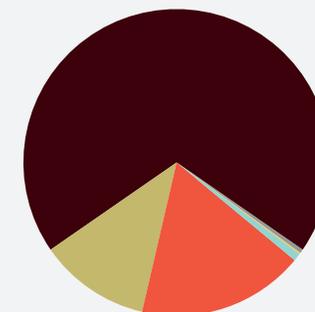


	EMPLOYEE CONTRIBUTION	EMPLOYER CONTRIBUTION
Cash Compensation		
Annual Base Pay	—	\$60,168.82
Equity Compensation		
2025 Options Granted	—	\$5,096.29
2025 RSUs Granted	—	\$5,096.29
Health and Welfare Benefits		
Medical	\$4,025.06	\$13,502.84
Dental	\$197.34	\$789.88
Vision	—	—
Health Savings Account	—	—
Short-Term Disability	—	\$237.68
Long-Term Disability	—	\$241.23
Basic Life and AD&D	—	\$106.24
Voluntary Life and AD&D*	—	—
Accident	—	—
Critical Illness	—	—
Hospital Indemnity	—	—
Business Travel Accident	—	\$432.11
Retirement		
401(k)	\$1,203.62	\$722.40
Additional Benefits		
Lifestyle Spending Account	—	\$120.00
Pet Insurance	—	—
Tuition Assistance	—	—
Mandated Benefits		
Social Security and Medicare	\$97.23	\$97.23
Workers' Compensation	—	\$89.32
Unemployment	—	\$160.40
Total Contribution	\$5,523.25	\$86,860.73

* Includes spouse and/or child(ren), if applicable.

Company-Provided Benefits

The chart below illustrates Howden's contribution toward the benefits that make up your Total Compensation.



Cash Compensation	69.3%
Equity Compensation	11.7%
Health and Welfare Benefits	17.6%
Retirement	0.8%
Additional Benefits	0.2%
Mandated Benefits	0.4%

Additional Benefits

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