

# 2025

## Your Personalized Total Compensation Statement

Dear **Fname**,

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

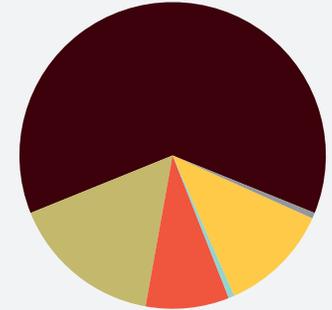


	EMPLOYEE CONTRIBUTION	EMPLOYER CONTRIBUTION
<b>Cash Compensation</b>		
Annual Base Pay	—	BasePay
Corporate Target Bonus	—	TargetBonus
Overtime Earnings	—	OT
Commission Payments	—	Commission
<b>Equity Compensation</b>		
Options Granted	—	OptionsValue
RSUs Granted	—	RSUsValue
<b>Health and Welfare Benefits</b>		
Medical	EEMed	ERMed
Dental	EEDen	ERDen
Vision	EEVis	ERVis
Health Savings Account	EEHSA	ERHSA
Short-Term Disability	—	ERSTD
Long-Term Disability	—	ERLTD
Basic Life and AD&D	—	ERLife
Voluntary Life and AD&D*	EELife	—
Accident	EEAccident	—
Critical Illness	EEIllness	—
Hospital Indemnity	EEHospital	—
Business Travel Accident	—	ERBTA
<b>Retirement</b>		
401(k)	EE401k	ER401k
<b>Additional Benefits</b>		
Lifestyle Spending Account	—	ERLifestyle
Pet Insurance	EEPet	—
Tuition Assistance	—	Tuition
<b>Mandated Benefits</b>		
Social Security and Medicare	EESS	ERSS
Workers' Compensation	—	WorkComp
Unemployment	—	Unemploy
<b>Total Contribution</b>	<b>EETot</b>	<b>ERTot</b>

\* 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 XX.X%
- Equity Compensation XX.X%
- Health and Welfare Benefits XX.X%
- Retirement XX.X%
- Additional Benefits XX.X%
- Mandated Benefits XX.X%

## 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.