

# OTC Brands, Inc.

A Berkshire Hathaway Company

October 2, 2025

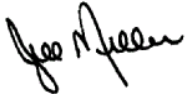
Dear 2024 Benefit Plan Participant:

Each year, OTC Brands, Inc. files a tax return with the IRS for the OTC Brands, Inc. Welfare Benefit Plan. The Welfare Benefit Plan return includes information related to the medical, dental, vision, life, AD&D and LTD insurance plans for the 2024 calendar year. **This is for your information only, you do not need to take any action.**

As a 2024 plan participant of each of these benefits, you are receiving a summary of this information. Below, you will find the "Summary Annual Report for the OTC Brands, Inc. Welfare Benefit Plan".

If you have questions regarding the Summary Annual Report for the OTC Brands, Inc. Welfare Benefit Plan, please contact the Benefits Department at [benefits@oriental.com](mailto:benefits@oriental.com) or call 829-4454 option 2.

Sincerely,



Jill Miller  
Benefits Administrator

\*\*\*\*\*

## SUMMARY ANNUAL REPORT FOR OTC BRANDS, INC. WELFARE BENEFIT PLAN

This is a summary of the annual report of the OTC BRANDS, INC. WELFARE BENEFIT PLAN, a health, life insurance, dental, vision, temporary disability, long-term disability and death benefits plan (Employer Identification Number 27-4791180, Plan Number 501), for the plan year 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### Insurance Information

The plan has insurance contracts with THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA and The Guardian Life Insurance Company of America to pay certain Life insurance, Temporary disability, Long-term disability, ACCIDENTAL DEATH & DISMEMBERMENT, Dental, Vision, Indemnity Contract, Accident and Vol Critical Illness claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$777,894.

### **Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Jill Miller, who is a representative of the plan administrator, at 5455 SOUTH 90TH STREET, OMAHA, NE 68127 and phone number, 402-829-4454 option 2. The charge to cover copying costs will be \$3.75 for the full annual report, or \$0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: 5455 SOUTH 90TH STREET, OMAHA, NE 68127, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website [www.efast.dol.gov](http://www.efast.dol.gov).