

# OMNICOM GROUP RETIREMENT SAVINGS PLAN

The Omnicom Group Retirement Savings Plan (the “Plan”) is a 401(k) plan. Eligible employees elect to join the Plan and make 401(k) contributions. Fidelity Investments is the plan administrator. The website is [www.netbenefits.com](http://www.netbenefits.com) and the phone number is (877) 370-4015. You will receive an email from Fidelity when you are eligible to enroll in the Plan.

## GENERAL 401(K) PLAN POLICIES

401(k) Eligibility	Regular full-time employees and regular part-time employees who are scheduled to work 20 hours or more per week are eligible to enroll in the Plan. Certain other employees may become eligible pursuant to IRS regulations.
Pre-tax 401(k) Contributions	Employees may elect to contribute from 1% to 70% of eligible pay (which is regular pay only) as pre-tax contributions up to the IRS maximum of \$24,500 for 2026.
Roth 401(k) Contributions	Employees may elect to contribute from 1% to 70% of eligible pay (which is regular pay only) as after-tax Roth contributions up to the IRS maximum of \$24,500 for 2026. The IRS limit is combined with any pre-tax 401(k) election that you may make.
Catch-up Contributions	<ul style="list-style-type: none"><li>• Employees who are age 50 or over (or who will reach age 50 by 12/31/2026) <b>and</b> who will contribute the IRS maximum of \$24,500 during 2026 may elect to make catch-up contributions.</li><li>• Employees elect to contribute from 1% to 25% of eligible pay as pre-tax catch-up or Roth catch-up contributions.</li><li>• Under a new IRS regulation, employees who had compensation of \$150,000 or more in 2025 can only make Roth after-tax catch-up contributions. If your 2025 compensation is less than \$150,000, you can elect to make pre-tax catch-up contributions or Roth after-tax catch-up contributions.</li><li>• The general catch-up limit for 2026 is \$8,000 (combined for pre-tax and Roth catch-up). Employees who are ages 60-63 years old in 2026 may elect to make catch-up contributions up to \$11,250.</li></ul>
Investment Options	Details about the Plan’s investment options are on the Fidelity NetBenefits website at <a href="http://www.netbenefits.com">www.netbenefits.com</a>



# OMNICOM

OMNICOM GROUP  
RETIREMENT  
SAVINGS PLAN

UPDATED JUNE 2026

CONFIDENTIAL —  
NOT FOR EXTERNAL  
DISTRIBUTION



Matching Contributions	<ul style="list-style-type: none"><li>• Matching contributions are discretionary and determined after each year-end.</li><li>• The discretionary match formula is up to 50% on the first 5% of employees' 401k contributions, both pre-tax and Roth combined. There is no match on catch-up contributions.</li><li>• Participants must be active employees at year-end and be credited with at least 1,000 hours during the year to be eligible to receive any discretionary matching contribution.</li><li>• Any matching contributions are deposited in the year following the Plan year end.</li></ul>
Vesting	3-year cliff vesting schedule: <ul style="list-style-type: none"><li>• Less than 3 years = 0%</li><li>• 3+ years = 100%</li></ul>
Loans	The Plan allows up to two outstanding loans, including one home loan, if applicable.
Withdrawals	<ul style="list-style-type: none"><li>• In-service withdrawals are available to employees age 59 and a half or older.</li><li>• Hardship withdrawals may also be available based on IRS regulations.</li></ul>
Distributions	The Plan has various distribution options available to terminated employees, including rollovers, lump sum distribution, and installment payments.
Plan Fees	<ul style="list-style-type: none"><li>• There is an annual Fidelity participant recordkeeping fee of \$13 per year.</li><li>• There is an annual participant administration fee of \$8 per year to cover other plan fees.</li><li>• There is no fee charged to participants with balances under \$1,000.</li></ul>
Online Beneficiary	Employees should designate beneficiaries when they enroll in the Plan.

Additional information about the Plan is available in the Summary Plan Description, which can be found on the Fidelity NetBenefits website at [www.netbenefits.com](http://www.netbenefits.com) after you become eligible to enroll in the Plan.