

SUMMARY ANNUAL REPORT

For Petco Animal Supplies Store, Inc. Group Benefit Plan and Trust

This is a summary of the annual report of the Petco Animal Supplies Store, Inc. Group Benefit Plan And Trust, EIN 33-0479906, Plan No. 501, for period 02/01/2024 through 01/31/2025. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with National Union Fire Insurance Company Of Pittsburgh, Pa, Compsych Corporation, Hawaii Medical Service Association, Metlife Legal Plans, Kaiser Foundation Health Plan Of Georgia, Inc., Kaiser Foundation Health Plan Of The Northwest, Kaiser Foundation Health Plan Of The Mid-Atlantic States, Inc., Kaiser Foundation Health Plan Of Colorado, Vision Service Plan, Kaiser Foundation Health Plan Of Washington, Delta Dental Of California, Reliastar Life Insurance Company, Metropolitan General Insurance Company, Lincoln National Life Insurance Company, Kaiser Foundation Health Plan, Inc. to pay Medical, Dental, Vision, Life Insurance, Short-term Disability, Long-term Disability, Accidental Death and Dismemberment, Employee Assistance Program, Legal, Critical Illness, Hospital, and Accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending 01/31/2025 were \$19,904,020.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$-19,637,941 as of 01/31/2025, compared to \$-21,965,052 as of 02/01/2024. During the plan year the plan experienced an increase in its net assets of \$2,327,111. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$190,983,596 including employer contributions of \$148,222,602, employee contributions of \$34,233,109, and other income of \$0.

Plan expenses were \$188,656,485. These expenses included \$10,603 in administrative expenses, and \$188,645,882 in benefits paid to participants and beneficiaries.

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:

- an accountant's report;
- financial information and information on payments to service providers;
- assets held for investment;
- 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 Petco Animal Supplies, Inc. at 10850 Via Frontera, San Diego, CA, 92127 or by telephone at 858-453-7845.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Petco Animal Supplies, Inc., 10850 Via Frontera, San Diego, CA, 92127) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. Or you may access a copy on the DOL's web site www.efast.dol.gov.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental

Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)