

SUMMARY ANNUAL REPORT FOR VEROS CREDIT, LLC WELFARE BENEFITS PLAN

This is a summary of the annual report of the Veros Credit, LLC Welfare Benefits Plan (Employer Identification Number 27-3146015, Plan Number 501) for the plan year 09/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Veros Credit LLC has committed itself to pay certain healthcare FSA (medical, dental and vision) claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Metropolitan Life Insurance Company, United of Omaha Life Insurance Company and Safeguard Health Plans, Inc., A California Corporation to pay certain life, accidental death & dismemberment, dental, vision, temporary disability, long-term disability, accident, critical illness, and hospital indemnity claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$124,605.

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:

- 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 plan administrator, at 2333 N Broadway Ste 400, Santa Ana, CA 92706 and phone number, 714-415-6351.

You also have the legally protected right to examine the annual report at the main office of the plan: 2333 N Broadway Ste 400, Santa Ana, CA 92706, 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.