

**SUMMARY ANNUAL REPORT FOR  
AMERICAN GREETINGS INSURED WELFARE BENEFITS PLAN**

This is a summary of the annual report of the American Greetings Insured Welfare Benefits Plan, a health, life insurance, dental, vision, temporary disability, prepaid legal, long-term disability and death benefits plan (Employer Identification Number 34-0065325, Plan Number 502), for the plan year 03/01/2024 through 02/28/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Insurance Information**

The plan has insurance contracts with Metropolitan Life Insurance Company, Kaiser Foundation Health Plan, Inc., Cigna Health and Life Insurance Company, Fidelity Security Life Insurance Company, Life Insurance Company of North America, MetLife Legal Plans and Delaware American Life Insurance of America to pay all life insurance, dental, health, HMO contract, evacuation, vision, BTA-travel accident, legal, AD&D, temporary disability, long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 02/28/2025 were \$3,164,780.

**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 plan administrator, at One American Boulevard, Cleveland, OH 44145 and phone number, 216-252-7300.

You also have the legally protected right to examine the annual report at the main office of the plan: One American Boulevard, Cleveland, OH 44145, 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).