

**SUMMARY ANNUAL REPORT FOR  
AMERICAN GREETINGS CORPORATION CONSOLIDATED WELFARE BENEFITS PLAN**

This is a summary of the annual report of the American Greetings Corporation Consolidated Welfare Benefits Plan, a health plan (Employer Identification Number 34-0065325, Plan Number 556), 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).

**Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$0 as of the end of plan year, compared to \$4,504,246 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of -\$4,504,246. This change 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 due to earnings from investments of \$62,239. Plan expenses were \$4,566,485. These expenses included \$23,553 in administrative expenses and \$4,542,932 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:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Transactions in excess of 5 percent of the plan assets.

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 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.

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).