SUMMARY ANNUAL REPORT FOR CLAYTON HOMES, INC. HEALTH AND WELFARE PLAN

This is a summary of the annual report of the Clayton Homes, Inc. Health and Welfare Plan (Employer Identification Number 62-1671360, Plan Number 555) for the plan year 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Clayton Homes, Inc. has committed itself to pay certain medical, dental, temporary disability, HRA and employee assistance program claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Prudential Insurance Company of America, Reliastar Life Insurance Company and Metropolitan Life Insurance Company to pay certain life, accidental death and dismemberment, vision, long-term disability, critical illness, accident & hospital confinement claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were $19,361,492.

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 5000 Clayton Road, Maryville, TN 37804 and phone number, 865-380-3000.

You also have the legally protected right to examine the annual report at the main office of the plan: 5000 Clayton Road, Maryville, TN 37804, 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.

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