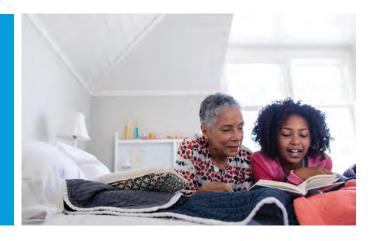


Is your retirement plan account beneficiary designation current?



ARHAUS, LLC is working to ensure we have accurate beneficiary information for participants in the Arhaus, LLC 401(k) Plan (the "Plan").

It's time to designate or review your Plan account beneficiary with Schwab Retirement Plan Services. This is one way to help make sure your account balance will be distributed as you wish.

Beneficiaries you've designated for other employer benefits may not automatically carry over to this Plan account. Review your beneficiary each year or whenever there's a major life change, like marriage, the birth or adoption of a child, divorce, or remarriage.

If you're married but designating someone other than, or in addition to, your spouse as your primary beneficiary(ies), a Spousal Consent form must be completed and returned to Schwab Retirement Plan Services. Without a Spousal Consent form on file, your surviving spouse will be your account's default beneficiary.

Take action now. It only takes a few minutes.

To generate a Spousal Consent form:

- Log in to your account at workplace.schwab.com.
- Generate a form by deleting and reentering your primary non-spouse beneficiary(ies).
- Complete the form.
- Select Messages > Compose New Message > Forms or Account Documents for the subject > Add File.
- Upload your completed form > Send.

There are three ways to name or change your beneficiary:



workplace.schwab.com



Schwab Workplace Retirement App*



Participant Services 1-800-724-7526 Monday through Friday from 8 a.m. to 10 p.m. ET

Si prefiere hablar con alguien en español, por favor llámenos al **1-877-905-2553**.

*The Schwab Workplace Retirement App requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and your mobile connection limitations. Functionality may vary by operating system and/or device.

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

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