OMB Control number 1210-0040; Expiration Date 03/31/2026

SUMMARY ANNUAL REPORT FOR ARHAUS FURNITURE GROUP INSURANCE PLAN

This is a summary of the annual report of the Arhaus Furniture Group Insurance Plan (Employer Identification Number 34-1185757, Plan Number 502) 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).

Arhaus, LLC has committed itself to pay temporary disability claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with The Guardian Life Insurance Company of America and American Heritage Life Insurance Company to pay dental, vision, life insurance, long-term disability, and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were $2,860,978.

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 Arhaus, LLC, the plan administrator, at 51 East Hines Hill Road, Boston Heights, OH 44236 and phone number, 440-439-7700. The charge to cover copying costs will be $0.10 per page.

You also have the legally protected right to examine the annual report at the main office of the plan: 51 East Hines Hill Road, Boston Heights, OH 44236, 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.