

Have a seat.

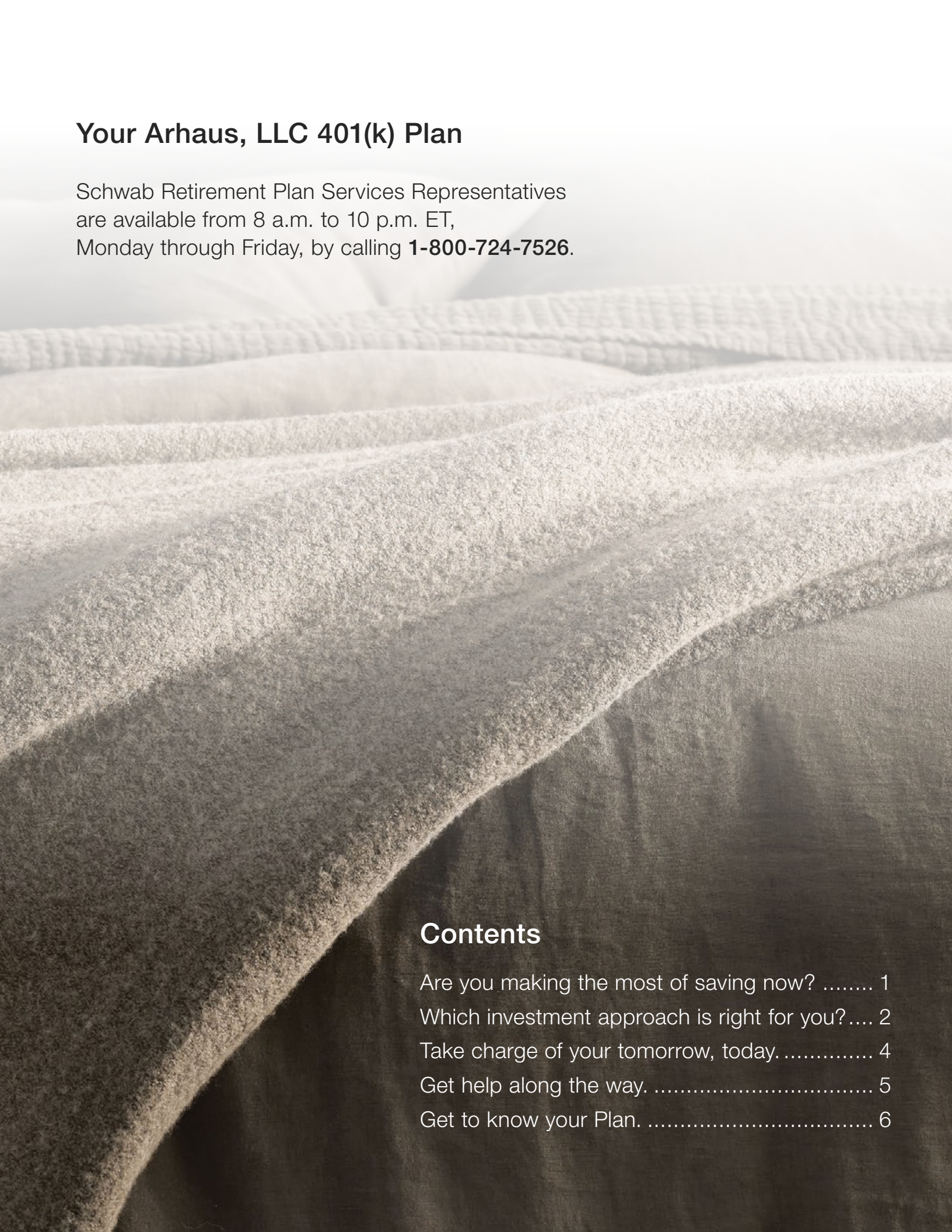
Let's talk retirement.

ARHAUS®

Arhaus, LLC 401(k) Plan

Your Arhaus, LLC 401(k) Plan

Schwab Retirement Plan Services Representatives are available from 8 a.m. to 10 p.m. ET, Monday through Friday, by calling **1-800-724-7526**.



Contents

Are you making the most of saving now? 1
Which investment approach is right for you? 2
Take charge of your tomorrow, today. 4
Get help along the way. 5
Get to know your Plan. 6

Are you making the most of saving now?

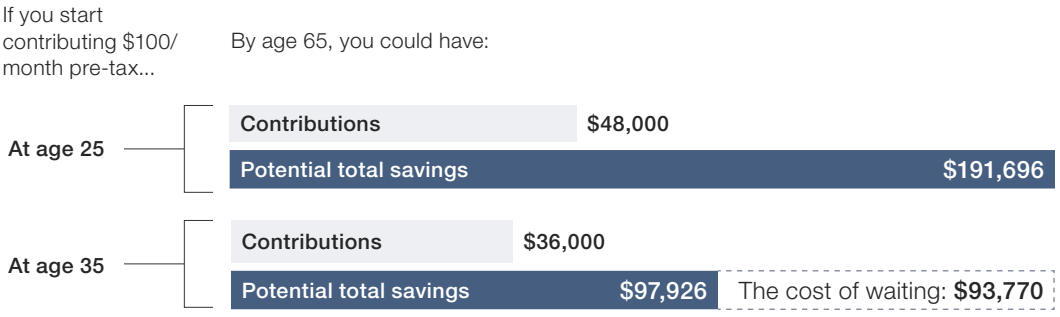
Contributing to the Arhaus, LLC 401(k) Plan (the "Plan") is a key way to work toward financial independence—now and in the future. Social Security benefits can be an important addition to your total retirement income, but even the Social Security Administration recommends not relying only on these benefits for your retirement income.*

Here's how contributing now helps you live life with less worry:

- Starting to save and creating your strategy today could help make sure you won't outlive your retirement savings.
- It's important to pay off loans and debt, but saving for the future is critical too. In fact, if you wait to start contributing to your Plan, which could be missing out on additional earnings which could cost you in the long run. It's crucial to find the balance between the two to meet your needs, both today and in the future. As you start planning how much to save, Schwab Retirement Plan Services has resources and tools to help.
- Depending on your individual tax situation, utilizing different contribution options—like pre-tax and Roth 401(k)—could offer a strategic tax-planning opportunity. More information on the contribution options available in your Plan will be covered in greater detail in this guide.

Contributing early can make a surprising difference over time.

Can you afford to wait?



Hypothetical examples are for illustrative purposes only and are not intended to represent the past or future performance of any specific investment. Investing involves risk, including loss of principal. The balances shown represent the amount contributed pre-tax and the interest compounded annually. The examples assume a hypothetical average rate of return of 6%, reinvestment of dividends and capital gains, and no current taxes paid on earnings in a retirement plan account. Schwab Retirement Plan Services, Inc. does not provide tax or legal advice.

Take advantage of the Arhaus safe harbor match

When you contribute to the Plan, Arhaus does too. If you don't participate or make enough eligible contributions to receive the full employer match, you're essentially leaving money on the table. Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal.

Visit workplace.schwab.com/savingsfundamentals
to find out from Charles Schwab & Co., Inc. how you can prioritize your savings.

Which investment approach is right for you?

The power of personalization

Personal information, such as your salary, Plan account balance, savings rate, estimated Social Security benefits, and other sources of income, creates a more holistic view of you, your retirement income goals, and your investment style.

To build on this holistic view, the Plan includes the option to have your Plan account professionally managed for a fee. This service will:

- Calculate a retirement income goal and savings rate for you.
- Select the investments for your Plan account from the Plan's available investment options.
- Review your Plan account every 90 days and make adjustments to your investments as your needs change.
- Provide a spending plan if you're age 50 or older to help you make the most of your money in retirement.

Prefer to manage your Plan account yourself? You can still get a personalized recommendation without signing up for the managed account service.

Managed account service fee

The fee for this service is based on your eligible average daily Plan account balance and the number of days you are in the service.[†] Eligible balances exclude loan balances. The fee is applied to your Plan account on a quarterly basis. For more information, log in to your Plan account at **workplace.schwab.com**, go to **My Account** > **History & Statements** > **Statements & Reports**, and view the latest annual Fee and Investment Notice and any subsequent Change Notices listed in the **Other Account Documents** section. More information about fees and compensation are also detailed in the Morningstar Investment Management LLC and Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management LLC Disclosure Brochures (Form ADV Part 2A).

It's easy to get started.
Log in to your account at **workplace.schwab.com** to access the self-serve advice tool.





Get a diversified portfolio in one fund

If you want the ease of a single investment option and if you can approximate the year you want to retire, you may be a good fit for a target date fund. Investing in a target date fund enables you to direct your contributions into a single fund, from the time you begin to save until you retire. Investment allocations in these professionally managed portfolios become more conservative as the target date nears. Simply choose the fund with the target year closest to your anticipated retirement year, and also consider other factors that are important to you. For example, if you are 45 years old this year and plan to retire when you are 65, you may want to select the Fidelity Freedom® Index 2040 Premier fund or refer to the default mapping to find your birth year and corresponding fund.

Target date funds are built for investors who expect to start gradual withdrawals of fund assets on the target date to begin covering expenses in retirement. The values of the target date funds will fluctuate up to and after the target date. There is no guarantee the funds/trusts will provide adequate income at or through retirement.

Target date funds' asset allocations are subject to change over time in accordance with each fund's offering document. The funds are subject to market volatility and risks associated with the underlying investments. Risks include exposure to international and emerging markets, small company and sector equity securities, and fixed income securities subject to changes in inflation, market valuations, liquidity, prepayments, and early redemption.

Chart your own course

Are you an experienced investor with the time and interest to conduct your own research and decide how to invest? Do you have time to review your decisions at least annually or as your financial situation changes? Then you may be interested in self-directed investing.

Plan-selected funds

Arhaus has chosen an array of investments to give you a diverse range of choices. Log in to the participant website for tools and resources to determine your risk profile and to research the available funds in the Plan. Information is available for each fund in the Plan at **workplace.schwab.com** or by calling **1-800-724-7526**.

No matter which investment strategy you decide is best suited for you, it is important to reevaluate it at least annually or whenever you experience a life event, such as marriage, divorce, or the birth or adoption of a child.

Keep your options open

You can change your investment elections for future contributions at any time. You also can request a transfer from one investment option to another as permitted by the Plan and subject to prospectus requirements.

Take charge of your tomorrow, today.

- Access or sign up for your account as follows:

  Visit **workplace.schwab.com** and select **Register Now** to establish your login credentials.

  Download the Schwab Mobile app‡ to establish your login credentials.

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

- Decide how much to contribute.
- Choose your investment strategy. Building your plan for tomorrow is in your hands, but we're here to help with professional support and resources along the way.
- Select your beneficiary. Designate someone to receive your Plan balance in the event of your death.

Should you contribute more?

Contribute at least 4% to earn the full employer match.

If you want your contribution rate to grow as your career does, consider signing up for annual savings adjustments.

Note: You may make changes to your contributions anytime. Any changes you make will be effective as soon as they can be processed.

Review your options for existing 401(k) accounts

If you had a qualified retirement plan with a previous employer, there may be several options available to help you manage your retirement accounts. Call Participant Services at **1-800-724-7526** to learn more.

Protect your account

Be sure to keep your financial information confidential. Don't share identifying data—including your account number, login ID, and password—and keep this information in a secure location. Avoid using the same password for multiple accounts, and change your password at least every six months. Learn more best practices at **workplace.schwab.com/privacy**.



Get help along the way.

Your Plan supports your journey to retirement with a range of financial planning tools and education resources available, including:

- My Retirement Progress™, an interactive tool available online and in the Schwab Mobile app‡ that helps you review progress toward your savings goal and compare the retirement income you may need with the estimated income you may have, based on your current savings approach§
- Support that's available when and how you want it—from a library of on-demand videos, webcasts, and articles to assistance services—online, in the Schwab Mobile app,‡ or by phone
- Easy-to-use tools and resources, including calculators to help you explore the potential impact of savings changes and determine whether you're making the most of employer benefits
- Holistic financial education

And it's easy for you to keep tabs on and make changes to your Plan account by web, app, or phone.

Online via the participant website: workplace.schwab.com. You can manage your Plan account 24 hours a day.

On the go via the Schwab Mobile app.‡

By phone: Contact Participant Services from 8 a.m. to 10 p.m. ET, Monday through Friday, by calling **1-800-724-7526**.

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

Whether you access the third-party advice service or explore your Plan's range of investment options, you can choose the approach that's right for you. Plus, you can count on Schwab Retirement Plan Services to make it simple to get started and access your account.

There's no better time than today to take charge of your financial future.

Go paperless—it's easy.

Visit **workplace.schwab.com** to sign up to receive email notifications when paperless statements and documents are available. Simply log in to your account, go to **My Profile**, and adjust the settings in the **Communications Preferences** section.

Get to know your Plan.

Eligibility

You are eligible to participate in the Plan if you have worked for Arhaus for at least six months. Once you meet the Plan's eligibility requirements, you can enroll immediately.

Annual savings adjustments

To make things even easier, the Plan offers savings adjustments to help you increase your savings rate—automatically. Go to **workplace.schwab.com** to enroll in automatic savings adjustments.

Your contributions

Pre-tax

You may contribute up to 100% of your eligible compensation each pay period or a flat-dollar amount of your eligible compensation, not to exceed the IRS limit for pre-tax and/or Roth 401(k) contributions. The IRS limits the amount you can contribute in a given year. Your total pre-tax and Roth 401(k) contributions cannot exceed the annual IRS limit. The limits are set annually and can be found at **workplace.schwab.com**.

Roth 401(k)

Your Plan allows you to make Roth 401(k) contributions. Your contribution will be withheld on an after-tax basis. Withdrawals of your contributions and any earnings will not be subject to taxes, provided that any distribution from this account occurs at least five years following the year you make your first Roth 401(k) contribution to the Plan and you have reached age 59½ or become disabled. As a reminder, your combined pre-tax and Roth 401(k) contributions cannot exceed Plan contribution limits or the annual IRS limit.

Catch-up

If you will be age 50 or older by December 31, you may be able to make additional catch-up contributions to the Plan. If you will be between ages 60–63 by December 31, you may be eligible to contribute toward a higher catch-up contribution limit. The IRS limits are set annually and can be found at **workplace.schwab.com**.

Effective January 1, 2026, catch-up contributions may be made on a pre-tax and/or Roth 401(k) basis if your annual compensation in the prior calendar year is $150,000 (adjusted for inflation) or less in Federal Insurance Contributions Act (FICA) wages. Catch-up contributions must be made on a Roth basis if your annual salary in the prior calendar year is more than $150,000 (adjusted for inflation) in FICA wages. Talk to a tax advisor if you have questions on how your catch-up contributions may be affected.

FICA wages are generally reported in Box 3 of the Form W-2 and may also be referred to as Social Security wages or Internal Revenue Code (IRC) 3121(a) wages.

In-plan Roth rollovers††,‡‡

In-plan Roth rollovers let you convert your eligible pre-tax balances to Roth savings within the Plan. What's the potential benefit of converting? The opportunity to earn tax-free**—rather than tax-deferred—growth. What's the tradeoff? You must pay taxes on any money you roll over that has not been taxed before. Specifically, pre-tax balances (including any earnings on them) and any earnings generated on after-tax balances before conversion are taxable in the year they're converted. Talk to a tax advisor for help deciding if an in-plan Roth rollover makes sense for you.

Employer contributions

Safe harbor match

Arhaus will match 100% of up to 4% of eligible compensation you contribute. To receive Arhaus matching contributions, you must be credited with at least six months of service. The Arhaus matching contributions are calculated and paid per pay period.

Vesting

Vesting refers to ownership of your account. You are considered fully vested when you are entitled to 100% of your account upon the termination of your employment.

Your contributions

You are always 100% vested in your own contributions, including any rollovers you make to your account.

Employer contributions, safe harbor matching

You are immediately fully vested in Arhaus's contributions and any earnings from those contributions.

Withdrawals

There are certain restrictions on when money may be withdrawn from your account. You may take money out of your account under some circumstances. You may pay applicable income tax. Penalties may apply. In the event of your death, your vested account balance will be paid to your designated beneficiary or beneficiaries. For more information about your withdrawal options, please refer to your Plan's Summary Plan Description or call **1-800-724-7526**.

Loans

You may also borrow up to a maximum of 50% of your vested account balance or $50,000, whichever is less. The minimum loan amount is $1,000. You may have one outstanding loan at a time. The maximum term for a general loan is 60 years, and 20 years for a residential loan. Set-up fees may apply. For more information, log in to **workplace.schwab.com**, go to **My Account**, and select **Loan Inquiry**, or call Participant Services at **1-800-724-7526**.

The "Get to know your Plan" section is only a brief overview of the Plan's features. It is not legally binding. A more detailed Summary Plan Description is available from Schwab Retirement Plan Services, Inc. at **1-800-724-7526**. Please review the Summary Plan Description carefully for additional information about specific provisions in the Plan. If you have further questions, contact Schwab Retirement Plan Services, Inc. at **1-800-724-7526**.

* *Retirement Benefits*, Publication No. 05-10035, Social Security Administration, January 2026.

†At the direction of the Plan Sponsor or Plan Administrator, Participants may have access to advice services that can provide Participants with a retirement savings and investment strategy for their Plan account, furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Recommendations are formulated and provided by Morningstar Investment Management through Morningstar® Retirement Manager℠, an advice (non-discretionary investment advice) and managed accounts (discretionary investment advice and asset management) program which is intended for citizens or legal residents of the United States and its territories, and can be accessed through **workplace.schwab.com**. Morningstar Investment Management will select investment options appropriate for each Participant's strategy from the investment options available under the Plan as selected by the Plan Sponsor, Plan Administrator or other Plan fiduciary. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither SRPS, CS&Co., nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the advice services provided to the Participants by Morningstar Investment Management. Advice Consultants are registered representatives of CS&Co., not employees of Morningstar Investment Management, who may facilitate Participant access to Morningstar Retirement Manager, but do not provide investment advice or recommendations regarding the Morningstar Investment Management services. The term "personalized advice" refers to personal participant data such as age, salary, and Plan account balance, which will form the basis by which Morningstar Investment Management will establish the Participant's savings and investment recommendations. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a Participant's savings and investment strategy will provide adequate income at or through their retirement. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** There is no additional cost for the non-discretionary investment advice, beyond the expenses imposed by the underlying investments and the standard fees paid to SRPS, CS&Co. and their affiliates for recordkeeping and related services. However, for Participants using the managed account program, an asset-based fee may be charged to Participant Plan accounts based on the Participant's account balance in the managed account program. For a complete list of investment options available under the Plan, as well as information pertaining to fees and expenses applicable to the Plan account, log in to **workplace.schwab.com** to find the most recent annual Fee and Investment Notice and any subsequent Change Notices under "History & Statements." More information about fees and compensation that SRPS, CS&Co. and their affiliates receive is detailed in the Charles Schwab & Co., Inc. Advice Services with Morningstar Investment Management LLC Disclosure Brochure (Form ADV Part 2A). Participants should carefully consider information contained in the materials furnished at their employer's direction regarding the services provided by SRPS and its affiliates and Morningstar Investment Management, including information regarding compensation, affiliations and potential conflicts. The Morningstar name and logo are registered marks of Morningstar, Inc.

‡The Schwab Mobile 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.

§The My Retirement Progress™ percentage is calculated by Schwab Retirement Plan Services, Inc. (SRPS), based on estimated monthly income projections in retirement using contributions and investment data and assumptions which include, but are not limited to, current retirement plan balance and contribution rate, planned retirement age and estimated years in retirement, and an estimated retirement income goal which is based on 100% of annual before-tax salary less retirement plan contributions. SRPS then expresses the potential gap a participant may have between the estimated monthly income projections versus the income a participant may need in retirement as a percentage of income replacement. These projections are made available to the participant as part of the retirement plan recordkeeping and related services provided to the Plan by SRPS. **Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** The Peer Comparisons are calculated and based on data from SRPS's record-kept corporate-defined contribution and defined benefit plans. Not all plans may offer Peer Comparison. To obtain more information about how the percentage is calculated or to provide additional information that can impact My Retirement Progress calculations, visit **workplace.schwab.com** or call **1-800-724-7526**.

**Earnings on Roth 401(k) contributions are eligible for tax-free treatment as long as the distribution occurs at least five years after the year you made your first Roth 401(k) contribution and you have reached age 59½, have become disabled, or have died.

††In-plan Roth rollovers are not subject to a 10% additional tax on early distributions, provided no part of the in-plan Roth rollover is distributed before the 5-taxable-year period is met. The measuring period begins on January 1st of the year of the in-plan Roth rollover. All in-plan Roth rollovers made within the same calendar year are subject to the same 5-year time period. Each individual's tax situation is different, take the time to consider all of the facts and consult a qualified tax advisor to discuss your specific situation before initiating an In-Plan Roth Rollover. Where tax advice is necessary or appropriate related to In-Plan Roth Rollovers you should consult with a qualified tax advisor.

‡‡You must be a U.S. citizen and resident to request an in-plan Roth rollover online or by phone. If you are not a U.S. citizen and resident, you may mail or fax your in-plan Roth rollover election to Schwab Retirement Plan Services, Inc. Election forms are available at **workplace.schwab.com**. Other restrictions may apply based on Plan provisions.

Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons.

This information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, Financial Planner, or Investment Manager.

The Charles Schwab Corporation provides services to retirement and other benefit plans and participants through its separate but affiliated companies and subsidiaries: Charles Schwab Trust Bank; Charles Schwab & Co., Inc.; and Schwab Retirement Plan Services, Inc. Trust, custody, and deposit products and services are available through Charles Schwab Trust Bank Member of FDIC. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC, **www.sipc.org**).

Charles Schwab & Co., Inc. is not registered as a broker-dealer in Canada and is relying upon an exemption from the broker-dealer registration requirement to act as a broker-dealer. Therefore, Charles Schwab & Co., Inc. and its agents are not subject to the full regulatory requirements otherwise applicable under Canadian securities legislation.

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.

©2026 Schwab Retirement Plan Services, Inc. All rights reserved.
CC19805036 (0526-7G3M) GDE101017AHA-03 (06/26) 00326437