Aristocrat Technologies, Inc. 401(k) Savings Plan
Summary of Material Modifications

Contact Us:
Phone: 800-724-7526
Website: workplace.schwab.com

Dear Participant,

The enclosed notice is required to be provided to you by your Plan Sponsor and is intended to help you understand your retirement plan. This notice is a summary of any amendment changes to the provisions, features, or operation of the Plan.

Your Plan Sponsor directed Schwab Retirement Plan Services, Inc. ("SRPS") to provide you this enclosed notice on its behalf. This report is designed to be as simple and easy to understand as possible.

If you have any questions about your retirement account, investment choices or want to know more about saving and how Schwab Retirement Plan Services "SRPS" can help, please call us at **800-724-7526 (en español 877-905-2553)**. We're here Monday - Friday from 8 a.m. to 10 p.m. Eastern Time. You can access your account, obtain information on plan related investment alternatives, check performance or use the planning tools at any time on **workplace.schwab.com**.

Sincerely,

Schwab Retirement Plan Services, Inc

SUMMARY OF MATERIAL MODIFICATIONS TO THE ARISTOCRAT TECHNOLOGIES, INC. 401(K) SAVINGS PLAN

Your Summary Plan Description ("SPD") is modified to reflect provisions related to recent changes in the law, including under the Setting Every Community Up for Retirement Enhancement Act of 2019 ("SECURE Act") and the SECURE 2.0 Act of 2022.

1. The section titled **Long-Term Part-Time Employees** is modified to read as follows:

Long-Term Part-Time Employees
If the Plan is subject to the long-term part-time rules, and you are treated as a Long-Term Part-Time Employee, you will be eligible to make 401(k) Contributions as of the Plan Entry Date that otherwise applies to you. You will be treated as a Long-Term Part-Time Employee if you complete at least 500 Hours of Service (but less than 1,000 Hours of Service) during each of two consecutive 12-month Eligibility Computation Periods (prior to 2025, the requirement was three consecutive 12-month Eligibility Computation Periods) and you have attained age 21 by the close of the last Eligibility Computation Period. Any 12-month Eligibility Computation Period prior to January 1, 2021, is not considered when determining eligibility as a Long-Term Part-Time Employee. You will not be treated as a Long-Term Part-Time Employee if you are already eligible to make 401(k) Contributions to the Plan, you become eligible to make 401(k) Contributions by reason of having completed the eligibility requirements that otherwise apply to you or because you are immediately eligible to make 401(k) Contributions, you are a Union Employee or a Non-Resident Alien Employee, or you are employed in a job category that is otherwise excluded from participating in the Plan. Long-Term Part-Time Employees are not included in automatic enrollment programs and automatic savings increase programs, if applicable, subject to certain exceptions (e.g., if the Plan is subject to mandatory automatic enrollment under Internal Revenue Code Section 414A, Long-Term Part-Time Employees are included in the Plan's program(s)). If you become eligible to participate solely by reason of this special rule, you will be credited with a Year of Vesting Service for each Vesting Computation Period for which you are credited with at least 500 Hours of Service. Any 12-month Vesting Computation Period prior to January 1, 2021 is also not taken into account. The rules for determining your service under these long-term part-time requirements are complex. For more information, please contact the Administrator.

2. The section titled **How the Contribution Is Determined** with respect to 401(k) Contributions is modified to include the following:

For taxable years beginning after December 31, 2024, the limits on Catch-Up Contributions are increased for eligible Participants who would attain age 60 but would not attain age 64 before the close of the taxable year to $11,250 (as adjusted for cost-of-living increases). The Administrator can provide you with the maximum limit on Catch-Up Contributions upon request.

Starting January 1, 2026, if you are age 50 or older and your FICA wages for the preceding calendar year exceeded $150,000 (subject to cost-of-living increases), you will only be permitted to make catch-up contributions (if any) on a Roth basis (if Roth 401(k) contributions are available under the Plan).

Effective January 1, 2026, the Plan includes a deemed Roth catch-up election feature. This means that your catch-up contributions (i.e., those contributions above the regular dollar limit announced annually by the IRS or a Plan limit (if applicable)) will be treated as Roth 401(k) catch-up contributions, even if you previously chose to make pre-tax 401(k) contributions. However, you will have the opportunity to stop making Roth catch-up contributions at any time.

3. The second paragraph in the section titled **Distributions for Reasons Other Than Death** is modified to read as follows:

Distributions for Reasons Other Than Death
There are rules which require that certain minimum distributions be made from the Plan. Generally, these minimum distributions must begin by the later of the April 1st following the end of the calendar year in which you reach the age in

the chart below or the April 1st following the end of the calendar year in which you retire. However, if you are a 5% owner, you must begin receiving these distributions by the April 1st following the end of the calendar year in which you reach the age specified in the chart even if you are still employed by the Employer. If the minimum distributions do not become payable until after you terminate employment, and the only form of distribution at termination is a lump sum, you will receive your entire Account balance.

Age	Birth Date
70 ½	If you were born before July 1, 1949
72	If you were born between July 1, 1949 and December 31, 1950
73	If you were born between January 1, 1951 and December 31, 1959
75	If you were born after January 1, 1960

Minimum Required Distributions of Roth Accounts.
Effective for taxable years beginning after December 31, 2023, your Roth Accounts, if any, will not be included when determining the minimum required distribution or incidental death benefit prior to your death. This consideration will not be applied to any distributions made before January 1, 2024, that are paid on or after such date.

4. The section titled **Cash-Outs of Small Accounts** is modified to read as follows:

Cash-Outs of Small Accounts
Effective with distributions made after December 31, 2023, if the cash-out threshold described in the SPD was $5,000, it has been increased to $7,000.

5. The following is added to the end of the section titled **In-Service Distributions**:

Qualified Birth or Adoption Distributions
Effective May 1, 2021, you may request a Qualified Birth or Adoption Distribution ("QBAD") for the birth or adoption of a child. The aggregate amount of the QBAD you may take from all plans maintained by the Employer may not exceed $5,000. This qualified distribution is not limited to the amount necessary to pay for actual expenses related to the birth or legal adoption but must be made during the 1-year period beginning on the date a child of yours is born or on which the legal adoption of an eligible adoptee is finalized. For this purpose, an "eligible adoptee" is an individual (other than the children of your spouse) who is either under the age of 18 or is physically or mentally incapable of self-support. Unless otherwise indicated below, the QBAD will be taken from the vested portion of all of your eligible accounts and will be made in a single payment. If the Plan allows Rollover Contributions, any QBAD received from the Plan (or a portion thereof) may be repaid to the Plan as a Rollover Contribution if you are eligible to make a Rollover Contribution at the time of the repayment. The repayment must be made during the 3-year period beginning on the day after the date on which you received the QBAD. This qualified distribution is not subject to the 10% early distribution penalty but is generally subject to income taxation. You should consult with a tax advisor regarding the tax treatment of a QBAD. Contact the Administrator for additional information.

Domestic Abuse Victim Distributions
Effective October 1, 2024, if you are a victim of domestic abuse by a spouse or domestic partner, you may request an in-service distribution from the Plan provided that such distribution is made during the 1-year period beginning on any date on which you are a victim of such domestic abuse. The term "domestic abuse" means physical, psychological, sexual, emotional, or economic abuse, including efforts to control, isolate, humiliate, or intimidate you, or to undermine your ability to reason independently, including by means of abuse of your child or another family member living in the household. The aggregate amount of domestic abuse victim distributions you may take from all plans maintained by the Employer may not exceed the lesser of $10,000 *(increased for cost-of-living adjustments)* or 50% of your Vested Account balance. Unless otherwise indicated below, the distribution will be taken from the vested portion of all of your eligible accounts and will be made in a single payment. If the Plan allows Rollover Contributions, any domestic abuse victim distribution received from the Plan (or a portion thereof) may be repaid to the Plan as a Rollover Contribution if you are eligible to make a Rollover Contribution at the time of the repayment. The repayment must be made during the 3-year period beginning on the day after the date on which you received the domestic abuse victim distribution. This domestic abuse victim distribution is not subject to the 10% early distribution penalty but is generally subject to income taxation.

You should consult with a tax advisor regarding the tax treatment of a domestic abuse victim distribution. Contact the Administrator for additional information.

6. The following new section is added before the **Investment of Accounts** section:

Disaster Recovery Relief Provisions

If you are the victim of a qualified federally declared disaster, you may be entitled to any of the following disaster recovery relief provisions available under the Plan. In order to be eligible, all of the following requirements must be met:

- A major disaster was federally declared after December 27, 2020;
- The disaster's "incident period" (as determined by the Federal Emergency Management Agency ("FEMA")) began on or after January 26, 2021;
- Your primary place of residence during the time of the disaster is located within the disaster area; and
- You have sustained an economic loss as a result of the disaster.

Qualified Disaster Recovery Distributions
Effective October 1, 2024, if eligible, you can withdraw the vested portion of your eligible accounts for each disaster as a qualified disaster recovery distribution ("QDRD"). The aggregate amount of the QDRD you may take from all plans maintained by the Employer may not exceed $22,000 for each qualified disaster. The QDRD must be processed before the date that is 180 days after the later of: (1) the first day of the disaster's incident period, or (2) the date the disaster is federally declared. Unless otherwise indicated below, the QDRD will be taken from the vested portion of all of your eligible accounts and will be made in a single payment. If the Plan allows Rollover Contributions, any QDRD (or a portion thereof) may be repaid to the Plan as a Rollover Contribution if you are eligible to make a Rollover Contribution at the time of the repayment. The repayment must be made during the 3-year period beginning on the day after the date on which you received the QDRD.

Repay Hardship Distributions That Were Taken for the Purchase or Construction of a Principal Home
Effective October 1, 2024, if eligible and the Plan allows Rollover Contributions, you can repay a hardship distribution that you previously received for the purchase or construction of a principal home that you did not use on account of a disaster with respect to the area. To qualify, the hardship withdrawal must have been received during the period which is 180 days before the first day of the disaster's incident period and ending on the date which is 30 days after the last day of such incident period. The hardship distribution (or a portion thereof) may be repaid to the Plan as a Rollover Contribution if you are eligible to make a Rollover Contribution at the time of the repayment. Your repayment(s) must be processed by the date that is 180 days after the later of: (1) the first day of the disaster's incident period, or (2) the date the disaster is federally declared.

This summary should be filed with the Summary Plan Description booklet that has previously been distributed.