



SAFE HARBOR MATCHING CONTRIBUTION NOTICE

Plan Name: Arkema Inc. Employees' Retirement Savings (401(k)) Plan (the "Plan")

Arkema Inc. and affiliated employers (the "Company") have elected to make "Safe Harbor" Matching Contributions to eligible participants in accordance with statutory requirements. This notice describes the Safe Harbor Matching Contribution and how you become eligible to receive this contribution. The Plan will meet all other Safe Harbor requirements in 2024. This notice informs participants of the rules governing Safe Harbor plans.

Safe Harbor Matching Contribution Eligibility

The Company will make Safe Harbor Matching Contributions to all eligible participants. All regular, full-time, non-union employees are immediately eligible to participate in the Plan. Temporary non-union employees are also eligible January 1 or July 1 after they work 1,000 hours in an anniversary year. Safe Harbor Matching Contributions will continue to be made unless the Plan is amended or terminated. You will be entitled to receive the Safe Harbor Matching Contribution if you make Employee Contributions to the Plan during the Plan Year. Employee Contributions include pre-tax contributions and Roth contributions. You are not required to meet any other requirements such as being employed on the last day of the Plan Year.

Employee Contributions

You may elect to contribute a percentage of your Compensation as an Employee Contribution to the Plan by choosing your Employee Contribution deferral percentages. The Plan gives you the choice of contributing under the traditional pre-tax 401(k) option, Roth 401(k) option or a combination of the two. The combination of your pre-tax contributions and your Roth contributions cannot exceed the IRS employee contribution dollar limits in effect for the 2024 Plan Year - \$23,000 plus an additional \$7,500 "catchup" contribution if you are or will be at least age 50 in 2024 and you elect a catchup contribution deferral percentage. You may contribute in total each pay period (as pre-tax contributions, Roth contributions or a combination) up to 75% of your Compensation, up to the IRS limit.

(Please note, the IRS employee contribution limit is a combined limit from all employment throughout the year. Please keep in mind any other employee contributions you have made in the year with any other employers, so that you do not exceed the IRS employee contribution limit in 2024.)

Notwithstanding any other provision of the Plan, you may increase, decrease, or discontinue your Employee Contributions at any time. To make or change your election, log into NetBenefits at www.netbenefits.com or call Fidelity at 800-835-5092. Generally, deferral election changes will be reflected within one to two payroll periods.

Pre-tax Contributions - You may elect to contribute a percentage of your Compensation as a pre-tax employee contribution to the Plan. A pre-tax contribution is deducted from your salary before taxes and is not reflected as federal taxable income on your W-2.

Roth Contributions - You may elect to contribute a percentage of your Compensation as a Roth employee contribution to the Plan. The Plan gives you the choice of contributing under the traditional pre-tax 401(k) option, Roth 401(k) option or a combination of the two. Roth contributions are included in your taxable income when you make the contribution to the Plan; however, any investment gain accumulates on a tax-free basis if certain holding and withdrawal requirements are met. Generally, a Roth account that has been contributed to at least 5 tax years prior to distribution maintains tax free earnings upon distribution.

November 2023

The information contained herein has been provided by Arkema Inc. and is solely the responsibility of Arkema Inc.

Auto Enrollment

New participants who have not enrolled within 30 days from the date of hire will be automatically enrolled at 5% in the traditional pre-tax option and your contributions will be invested in the Fidelity Freedom K6 Fund that has a retirement date closest to the year you might retire based on your current age. Notwithstanding any other provision of the Plan, you may change your deferral amount and your investment allocation at any time.

Automatic Increase

Your pre-tax contributions will be automatically increased by 1% on or around April 1 until your combined pre-tax contributions and Roth contributions reach 10%. If, however, you elect to contribute only Roth contributions, your Roth contributions will be automatically increased by 1% on or around April 1 until your Roth contributions reach 10%.

Amount of Safe Harbor Matching Contributions

The Company will make a Matching Contribution to your account based on your Employee Contributions (pre-tax contributions, Roth contributions, or a combination) in an amount equal to 100% of the first 3% of your Compensation that you contribute to the Plan and 50% of the next 2% of your Compensation that you contribute to the Plan each pay period.

Example: Your Compensation for the payroll period is \$1,000.00 and you contribute 6% (\$60.00) of it to the Plan as pre-tax contributions. You will receive Safe Harbor Matching Contributions of \$40.00 calculated as follows:

Employee Compensation Contributed to the Plan	Safe Harbor Matching Contribution Formula	Employer Matching Contribution Amount from Arkema
First 3% ($\$1,000.00 \times 3\%$) = \$30.00	100%	$\$30.00 \times 100\%$ = \$30.00
Next 2% ($\$1,000.00 \times 2\%$) = \$20.00	50%	$\$20.00 \times 50\%$ = \$10.00
Amounts in excess of 5% ($\$1,000 \times 1\%$) = <u>\$10.00</u>	0%	$\$10.00 \times 0\%$ = <u>\$0.00</u>
Total \$60.00		\$40.00

Compensation under the Plan is limited to the applicable IRS dollar limit in effect for the Plan Year - \$345,000 in 2024.

Eligible Compensation for computing the Safe Harbor Matching Contribution (and for determining the amount of your pre-tax, Roth, catch-up contributions, and Company nonelective contributions) is your taxable compensation for the Plan Year reportable by the Company on your IRS Form W-2 excluding reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, welfare benefits, and long-term incentive compensation, and including salary reduction contributions you made to an Employer sponsored cafeteria, qualified transportation fringe, simplified employee pension, 401(k), 403(b), or 457(b) plan.

Vesting and Withdrawal of Safe Harbor Matching Contributions

Safe Harbor Matching Contributions are always 100% vested and non-forfeitable. They may only be withdrawn from your account when you retire, attain age 59½, terminate employment, upon death, or upon plan termination if no successor plan is established.

Additional Contributions Available Under the Plan

In addition to the Safe Harbor Matching Contributions described above, the Plan provides other contributions as described in the following table:

Type of Contribution	Vesting Schedule	Conditions for Withdrawal of Contribution
Pre-Tax Contributions	Always 100% vested and non-forfeitable	Upon retirement, attainment of age 59½, termination of employment, death or plan termination if no successor plan is established.
Roth Contributions	Always 100% vested and non-forfeitable	Upon retirement, attainment of age 59½, termination of employment, death or plan termination if no successor plan is established. Generally, a Roth account that has been contributed to at least 5 tax years prior to distribution maintains tax-free earnings upon distribution.
Employer Nonelective Contributions	Generally vests 20% per year of service. Employees with five or more years of service are 100% vested. You also become 100% vested if your employment with the Company terminates due to disability or death or you reach age 65 or greater while in service with the Company.	Upon retirement, attainment of age 59½, termination of employment, death or plan termination if no successor plan is established.
Prior Non-Elective Contributions from the Bostik, Inc. 401(k) and Profit Sharing Plan (i.e. Discretionary Profit Sharing Contributions)	Generally vests 20% per year of service. Employees with five or more years of service are 100% vested. You also become 100% vested if your employment with the Company terminates due to disability, death, retirement on or after age 65 or Company-initiated corporate downsizing or job elimination.	Upon retirement, attainment of age 59½, termination of employment, death or plan termination if no successor plan is established.
Prior ArrMaz Profit Sharing	100% vested and non-forfeitable	Upon retirement, attainment of age 59½, termination of employment, death or plan termination if no successor plan is established.
Frozen Source Prior Employee After-Tax Contributions	100% vested and non-forfeitable	No condition, always available.
Rollover Contributions	100% vested and non-forfeitable	No condition, always available.

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Nonelective Contributions

Employees hired or rehired by Arkema Inc. on or after January 1, 2007, employees hired or rehired by Bostik, Inc. on or after January 1, 2022, ArrMaz Products Inc. and AMP Trucking, Inc. employees, and Coatex, Inc. employees will receive an annual Employer Non-Matching contribution equal to 5% of their Compensation to their traditional 401(k) Plan account.

Employees hired by Arkema Inc. prior to January 1, 2007, who had not attained age 50 by December 31, 2007, and who are participating in the Arkema Inc. Retirement Benefits Plan and had not been grandfathered into the Rohm & Haas or DuPont pension formulas in the Arkema Inc. Retirement Benefits Plan, will receive an annual contribution equal to 6% of their Compensation to their traditional 401(k) Plan account to the Employer Non-Matching source. Employees hired by Arkema Inc. prior to January 1, 2007, who had attained age 50 by December 31, 2007, or have been grandfathered into the Rohm & Haas or DuPont pension formulas in the Arkema Inc. Retirement Benefits Plan, and who are participating in the Arkema Inc. Retirement Benefits Plan, will not receive an Employer Non-Matching contribution. Employees hired by Bostik, Inc. who are accruing hours of service in the Arkema Inc. Retirement Benefits Plan will not receive an Employer Non-Matching contribution. Employees hired by Bostik, Inc. prior to January 1, 2022, who are not accruing hours of service in the Arkema Inc. Retirement Benefits Plan will receive an annual contribution equal to 8% of their Compensation to their traditional 401(k) Plan account to the Employer Non-Matching source.

The contribution will be made to each participant's Plan account to the Employer Non-Matching source in June and in December of each year. The funds will be available on a five-year vesting schedule at the rate of 20% per year of service of each participant. After five years of service, a participant will be 100% vested in all future and past nonelective contributions. 100% vesting also occurs if termination from the Company is due to disability or death or upon reaching age 65 or greater while in service with the Company. This is solely a Company contribution. It does not require and is not dependent upon employee contributions.

Hardship Withdrawals

Qualified hardship withdrawals are available from pre-tax elective deferral, Roth and catch-up contributions, and money that you rolled over from a previous employer if you are able to demonstrate an immediate and heavy financial need, and the withdrawal is necessary to satisfy such need. The minimum hardship withdrawal is \$1,000. Following are the reasons for a hardship withdrawal:

- Payment of medical expenses for you, your spouse, children, dependents, or primary beneficiary
- Purchase your principal residence (excluding mortgage payments);
- Payment of tuition, related educational fees, room and board expenses for 12 months of postsecondary education for yourself or your spouse, children, dependents, or primary beneficiary;
- Payment of amounts necessary to prevent eviction from your principal residence or foreclosure on the mortgage of your principal residence;
- Payment of burial or funeral expenses for your deceased parent, spouse, children, dependents, or primary beneficiary;
- Payment of expenses for repair of damage to your principal residence that would qualify for a casualty deduction under the Internal Revenue Code; or
- Any additional events that may be prescribed by the IRS in the future.

Other Information

Generally, Safe Harbor Matching Contributions are made each pay period. If you contribute more than 5% in any pay period and you were not contributing every pay period, for example because you reached the IRS contribution limits before the end of the year 2024, you may not have received your maximum annual company match. Arkema Inc. will provide an additional contribution to make sure you receive your full company match by making a true-up contribution at the end of the first quarter of 2024. Your full company match is based on your average deferral on your annual earnings.

Regular full-time non-union employees are eligible to participate in the Plan on the first day of their employment. Temporary non-union employees are eligible to participate on the January 1 or July 1 next following the completion of 1000 hours in an anniversary year.

November 2023

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This notice describes certain benefits as they apply to eligible employees of the Plan. Complete details about the Plan are in the Plan document. If there is any difference between the information provided in this notice and the provisions of the Plan document, the Plan document will govern. Arkema Inc. reserves the right to terminate, suspend, withdraw, amend or modify the Plan at any time and for any reason.

This is a 401(k) plan communication that is being sent through your preferred plan communication delivery method you have elected on file with Fidelity.

More information about the contributions made pursuant to the Plan or a copy of the most current Summary Plan Description can be obtained by contacting:

Arkema Inc.

Attn: Susan Rizzuto

900 First Avenue

King of Prussia, PA 19406-1308

610-205-7360

susan.rizzuto@arkema.com