

SUMMARY ANNUAL REPORTS

The Employee Retirement Income Security Act of 1974 (ERISA) governs certain aspects of The ERIE's Employee benefits program. One requirement of ERISA is that The ERIE provide you with a summary of each annual report filed with the Employee Benefits Security Administration. These Summary Annual Reports disclose important financial information about each specific benefit plan. They also inform you of your rights protected by ERISA.

The following is a summary of the required annual reports for each Plan's 2024 plan year. Because the content of this summary is prescribed by law, not all Employee benefit costs are included in these reports. If you have any questions or would like additional information about the Retirement and/or the Employee Savings Plans, please call Amy Chapman at Home Office extension 2388. For all other plans, please call Jody Irwin at Home Office extension 4815.



Jody Irwin
Director of Benefits

This document contains summaries of the Annual Reports for the Erie Indemnity Company employee benefit plans listed below for the time periods noted. These annual reports have been filed with the Employee Benefits Security Administration or Pension and Welfare Benefits Administration (as applicable), as required under the Employee Retirement Income Security Act of 1974 (ERISA).

<u>Name of Plan</u>	<u>Type of Plan</u>	<u>Plan Year</u>
Erie Indemnity Company Health Protection Plan	Health Plan	1/1/24 - 12/31/24
Erie Indemnity Company Group Dental Assistance Plan	Dental Plan	1/1/24 - 12/31/24
Erie Indemnity Company Vision Care Plan	Vision Plan	1/1/24 - 12/31/24
Erie Indemnity Company Group Life Insurance Plan	Life Insurance	1/1/24 - 12/31/24
Erie Indemnity Company Short Term Disability Income Plan	Short Term Disability	1/1/24 - 12/31/24
Erie Indemnity Company Long Term Disability Income Plan	Long Term Disability	1/1/24 - 12/31/24
Erie Indemnity Company Pre-Tax Payment Plan	Fringe Benefit	1/1/24 - 12/31/24
Erie Indemnity Company Work/Life Resources Program	Employee Assistance Program	1/1/24 - 12/31/24
Erie Indemnity Company Long-Term Care Plan	Long-Term Care	1/1/24 - 12/31/24
Erie Insurance Group Retirement Plan for Employees	Defined Benefit Pension Plan	12/31/23 - 12/30/24
Erie Insurance Group Employee Savings Plan	Defined Contribution	1/1/24 - 12/31/24

The Employer Identification Number for all Plans is 25-0466020.

Erie Indemnity Company Health Protection Plan
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The Erie Indemnity Company has committed itself to pay all medical and prescription claims incurred under the terms of the plan.

Erie Indemnity Company Group Dental Assistance Plan
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The Erie Indemnity Company has committed itself to pay all dental claims incurred under the terms of the plan.

Erie Indemnity Company Vision Care Plan
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The Erie Indemnity Company has committed itself to pay all vision claims incurred under the terms of the plan.

Erie Indemnity Company Group Life Insurance Plan

Insurance Information

The Plan had a contract with Metropolitan Life Insurance Company to pay all death claims incurred under the terms of the plan. The total premiums paid for the Plan Year ending December 31, 2024 were \$3,996,534.

Please note the Erie Indemnity Company Group Life Insurance Plan includes coverage for Basic Group Life, Supplemental Group Life, Accidental Death & Dismemberment and Dependent Life.

Erie Indemnity Company Short Term Disability Income Plan

The Erie Indemnity Company has committed itself to pay all short term disability claims incurred under the terms of the plan.

Erie Indemnity Company Long Term Disability Income Plan
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Insurance Information

The Plan had a contract with Metropolitan Life Insurance Company to pay all long term disability claims incurred under the terms of the plan. The total premiums paid for the Plan Year ending December 31, 2024 were \$3,154,308.

Erie Indemnity Company Pre-Tax Payment Plan
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The Erie Indemnity Company has committed itself to pay all medical reimbursement claims incurred under the terms of the plan.

Erie Indemnity Company Work/Life Resources Program

Insurance Information

The Plan had a contract with ComPsych® to pay all Work/Life Resources claims incurred under the terms of the plan. The total payments made for the plan year ending December 31, 2024 were \$191,847.

Erie Indemnity Company Long-Term Care Plan

Insurance Information

The Plan had a contract with Metropolitan Life Insurance Company to pay all long-term care claims incurred under the terms of the contract. The total premiums paid for the plan year ending December 31, 2024 were \$54,569.

The Plan had a contract with Genworth Life Insurance Company to pay all long-term care claims incurred under the terms of the contract. The total premiums paid for the plan year ending December 31, 2024 were \$360,009.

Erie Insurance Group Retirement Plan for Employees

In the past, a Summary Annual Report was included here to disclose certain financial information about the plan. However, by law, that report has been replaced by an Annual Funding Notice that provides even more information about the plan and its funded status. The Annual Funding Notice is distributed each year in April.

Erie Insurance Group Employee Savings Plan

Basic Financial Statement

Benefits under the Plan are provided through Employee contributions (traditional tax deferred and Roth) and Employer matching contributions to a trust fund, as well as earnings on the assets of the trust. Plan expenses were \$108,431,048. Participants paid \$482,443 in administrative expenses consisting of participant recordkeeping fees and participant transactional fees. The Plan also received \$179,528 of expense reimbursements in the form of revenue credits that were reallocated to participant accounts and reported as negative expenses. Distributions paid to participants and beneficiaries during the year were \$108,102,298 and there were \$25,835 of deemed distributions related to participant loans. A total of 7,861 persons were participants in or beneficiaries of the Plan at the end of the plan year.

The value of the Plan's assets, after subtracting the Plan's liabilities, was \$1,352,390,568 as of December 31, 2024 compared to \$1,179,590,889 as of January 1, 2024. During the plan year the Plan experienced an increase in its net assets of \$172,799,679. This increase includes unrealized appreciation or depreciation in the value of plan assets. Unrealized appreciation or depreciation is the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year (or the cost of assets acquired during the year). The Plan had a total gain of \$281,230,727 for the year. This includes Employer contributions of \$20,975,922, Employee contributions of \$49,633,138, Employee rollover contributions of \$7,760,735, realized gain of \$2,623,898 from the sale of assets and gains from investments of \$220,237,034.

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 the reports, if applicable:

1. Financial information and information on payments to service providers.
2. An accountant's report
3. Assets held for investment
4. Fiduciary information, including non-exempt transactions between the Plan and parties in interest (that is, persons who have certain relationships with the Plan)
5. Transactions in excess of 5 percent of the plan assets
6. Insurance information including sales commissions paid by insurance carriers

To obtain a copy of the full Annual Report for the Employee Savings Plan, or any part thereof, write or call the office of Amy Chapman, Retirement Planning and Administration Manager, at 100 Erie Insurance Place, Erie, PA 16530, 814-870-3747, Option 2. To obtain a copy of the full Annual Reports for all other plans, or any part thereof, write or call Jody Irwin, Director, Benefits, at 100 Erie Insurance Place, Erie, PA 16530, 814-870-3747, Option 1. There will be no charge.

You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of assets and liabilities of the plans and accompanying notes, or a statement of income and expenses of the plans and accompanying notes, or both. If you request a copy of the full Annual Reports from the Plan Administrator, these two statements and accompanying notes will be included as part of those reports. These portions of the reports are also furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan, 100 Erie Insurance Place, Erie, PA 16530, 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 U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.